

Senior **AGENDA**



FALL 2022



Attorney General
KWAME RAOUL

Protecting older citizens continues to be one of the most important responsibilities of the Attorney General's office. My office works to protect all Illinois seniors by taking legal action against those who prey on older residents.

Seniors are too frequently the target of a wide range of consumer fraud scams. Scam artists perceive senior citizens as vulnerable or unfamiliar with technology. We understand what you are up against and know how hard it can be to avoid their traps.

This newsletter is a tool for you to stay connected and to stay informed. My hope is that you will act on what you read and pass tips on to other friends and family members. Please use our Senior Helpline at 1-800-243-5377 to ask questions or make a claim if you believe you might have been scammed.

STEER CLEAR OF THE SWEETHEART SCAM






THE SET-UP

Sweetheart scams often take place online, starting on dating websites or social media platforms where they have set up fake identities. Then as you develop feelings, the fraud moves to emails or texts to your personal phone.

They convince you that they are in love with you and you are in a deep committed relationship. During this time they work on grooming you, in order to manipulate your feelings. The sweetheart scammers may wait months before asking you for money.

WARNING SIGNS OF A SWEETHEART SCAM!

The Sweetheart scammers may wait months before asking you for money. During this time they work on **GROOMING** you, which can last many months. They convince you that they are in love with you and that you are in a deep committed relationship.

-  The scammer will persuade you to move the conversation to email, text messaging or call you at home instead of communicating through the dating or social networking site.
-  Sweetheart scammers are consistently positive and upbeat, and they present a false of unconditional love that can seem very loving and comforting.
-  The scammer will often claim to be a U.S. citizen traveling or working overseas, for example with the military or as a teacher or a nurse.

Medicare Open Enrollment Period is October 15 – December 7
The Attorney General's Office can help you avoid scams. Read our new
Medicare Open Enrollment Alert or call the Senior Helpline at 800-243-5377

PROTECT YOURSELF FROM BECOMING A VICTIM OF A SCAM

- Should you meet a sweetheart/romance scammer on social media block the profile.
- If you receive an email soliciting you, do not open the email. Delete or send to SPAM.
- Should you receive a call, don't engage in any form of conversation.
JUST HANG UP!



Fake Emergencies + Love for Grandkids = Scam!



When it comes to scammers, nothing is sacred — including the bond between grandparent and grandchild. Lately, grandparent scammers have gotten bolder: they might even come to your door to collect money, supposedly for your grandchild in distress.

These kinds of scams still start with a call from someone pretending to be your grandchild. They might speak softly or make an excuse for why they sound different. They'll say they're in trouble, need bail, or need money for some reason. The "grandkid" will also beg you to keep this a secret —

maybe they're "under a gag order," or they don't want their parents to know. Sometimes, they might put another scammer on the line who pretends to be a lawyer needing money to represent the grandchild in court.

Sometimes, instead of asking you to buy gift cards or wire money (both signs of a scam), the scammer tells you someone will come to your door to pick up cash. Once you hand it over, your money is gone. But you might get more calls to send money by wire transfer or through the mail.

To avoid these scams and protect your personal information:

- Take a breath and resist the pressure to pay. Get off the phone and call or text the person who (supposedly) called. If you can't reach them, check with a family member to get the real story...even though the scammer said not to.
- Don't give your address, personal information, or cash to anyone who contacts you. Remember anyone who asks you to pay by gift card or money transfer is a scammer. Always.
- Check your social media privacy settings and limit what you share publicly. Even if your settings are on private, be careful about what personal identifiers you put out.

[See complete article on the Federal Trade Commission's website](#)

If you or a loved one has fallen victim to a scam we strongly encourage you to report the scam to the Federal Trade Commission Consumer Helpline **1-877-382-4357** and the Illinois Attorney General, Senior Consumer Helpline **1-800-243-5377**.