

How to Spot 15 Senior Scams

This guide focuses on the most common scams seniors see first. For additional and newer variations, use the companion guide [How to Spot 15 MORE Senior Scams](#).

These documents are **Quick Reference Guides** to prompt your memory.

Be sure to watch the course for in-depth training and tips.

At-a-glance: Report & Recovery

Report fraud (FTC): <https://reportfraud.ftc.gov>

Elder fraud (FBI IC3): <https://www.ic3.gov>

Identity theft recovery: <https://www.identitytheft.gov>

AARP Fraud Watch Network: <https://www.aarp.org/fraudwatchnetwork>

Phishing Emails & Texts

Fake emails or texts pretending to be banks, delivery services, or government agencies.

How to Spot

Look for odd senders, urgent language, and links.

How to Handle

Do not click; go to the official site or call directly.

CISA — Phishing Guidance: <https://www.cisa.gov/resources-tools/resources/avoiding-phishing-attacks>

FTC — Recognize & Avoid Phishing: <https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>

More details & tools: See **Toolkit** → **Phishing & Other Scams** → **Email & Text Phishing (Smishing)**.

Tech Support Scams

Pop-ups or calls claim your computer has a virus.

How to Spot

Pressure to give remote access or pay fees.

How to Handle

Close the window, never call numbers shown.

Microsoft — Tech Support Scams: <https://support.microsoft.com/topic/0fd38a3a-0b8a-9f6f-2f1a-4a3c4f3a6a2a> (search “Microsoft tech support scam”)

Sam's Take: 2FA beats scammers — always turn it on!*

* Two Factor Authorization – A code is sent to your cell phone or email.

© 2025 Simple Virtues LLC d/b/a Don't Get Bunked! Updated: October 2025

Source: <https://www.dontgetbunked.com/members-only/>



Scan for more: [DontGetBunked.com](https://www.dontgetbunked.com)

FTC — Tech Support Scams: <https://consumer.ftc.gov/tech-support-scams>

More details & tools: See **Toolkit → Phishing & Other Scams → Remote-Access & Tech Support Scams.**

Government Imposters

Claiming to be IRS, SSA, or Medicare.

How to Spot

Threats of arrest or loss of benefits.

How to Handle

Hang up; government won't demand payment by phone.

IRS — Tax Scams/Consumer Alerts: <https://www.irs.gov/newsroom/tax-scams-consumer-alerts>

SSA — Scam Alerts: <https://www.ssa.gov/scam>

Medicare — Guard Your Card: <https://www.medicare.gov/fraud>

More details & tools: See **Toolkit → Phishing & Other Scams → Impersonators: IRS, SSA, Banks, Tech Support.**

Romance Scams

Fraudsters build online relationships and request money.

How to Spot

Excuses for not meeting; urgent requests.

How to Handle

Never send money or gift cards to someone you haven't met.

FBI — Romance Scams: <https://www.fbi.gov/scams-and-safety/common-scams-and-crimes/romance-scams>

FTC — Romance Scams: <https://consumer.ftc.gov/romance-scams>

More details & tools: See **Toolkit → Phishing & Other Scams → Romance & Relationship Scams.**

Grandparent Scams *For social-media imposters and hacked-account asks, see Friend/Family Impersonation in the companion guide.*

Callers pose as grandchildren needing emergency cash.

How to Spot

Urgency and secrecy demanded.

How to Handle

Hang up; call your grandchild directly.

FTC — Family Emergency Scams: <https://consumer.ftc.gov/articles/how-avoid-family-emergency-scams>

Sam's Take: 2FA beats scammers — always turn it on!*

* Two Factor Authorization – A code is sent to your cell phone or email.

© 2025 Simple Virtues LLC d/b/a Don't Get Bunked! Updated: October 2025

Source: <https://www.dontgetbunked.com/members-only/>



Scan for more: DontGetBunked.com

DOJ/USA.gov — Imposter Scams: <https://www.usa.gov/scams-and-fraud>

More details & tools: See **Toolkit → Phishing & Other Scams → Impersonators: IRS, SSA, Banks, Tech Support.**

Lottery & Prize Scams

You're told you won a prize you never entered.

How to Spot

Requests for fees/taxes upfront.

How to Handle

Real prizes never ask for advance fees.

FTC — Prize, Lottery & Sweepstakes Scams: <https://consumer.ftc.gov/articles/prize-sweepstakes-lottery-scams>

USPS Inspection Service — Foreign Lottery Scams: <https://www.uspis.gov/tips-prevention>

More details & tools: See **Toolkit → Phishing & Other Scams → Phone Scams (Vishing).**

Investment Scams

Promises of guaranteed high returns.

How to Spot

Unregistered advisors or crypto schemes.

How to Handle

Verify with SEC.gov or FINRA resources.

SEC — Investor.gov (Check advisers/offers): <https://www.investor.gov>

FINRA — BrokerCheck & Alerts: <https://www.finra.org/investors>

More details & tools: See **Toolkit → Phishing & Other Scams → Phone Scams (Vishing).**

Charity Scams

Fake charities appear after disasters.

How to Spot

High-pressure donations, vague names.

How to Handle

Check CharityNavigator.org before donating.

FTC — Before You Donate: <https://consumer.ftc.gov/articles/charity-scams>

Sam's Take: 2FA beats scammers — always turn it on!*

* Two Factor Authorization – A code is sent to your cell phone or email.

© 2025 Simple Virtues LLC d/b/a Don't Get Bunked! Updated: October 2025

Source: <https://www.dontgetbunked.com/members-only/>



Scan for more: DontGetBunked.com

Charity Navigator (research charities): <https://www.charitynavigator.org>

More details & tools: See **Toolkit** → **General Debunking & Myth Busting**.

Online Shopping Scams

Fake retail websites or sellers.

How to Spot

Prices too good to be true; no contact info.

How to Handle

Use trusted retailers; pay with credit card.

FTC — Online Shopping Scams: <https://consumer.ftc.gov/articles/online-shopping>

BBB Scam Tracker: <https://www.bbb.org/scamtracker>

More details & tools: See **Toolkit** → **Phishing & Other Scams** → **Fake Shopping Sites & Marketplaces**.

Subscription Renewal Scams

Fake antivirus or streaming renewals.

How to Spot

Urgent renewal notices via email/phone.

How to Handle

Check account directly; don't pay from link.

FTC — Negative Options/Auto-renew: <https://consumer.ftc.gov/articles/free-trial-offers>

Consumer Financial Protection Bureau (CFPB) — Disputes: <https://www.consumerfinance.gov>

More details & tools: See **Toolkit** → **Phishing & Other Scams** → **Fake Shopping Sites & Marketplaces**.

Utility Imposters

Threats of power/water shutoff.

How to Spot

Demands for quick payment, often gift cards.

How to Handle

Call utility directly with number on bill.

FTC — Utility Company Scams: <https://consumer.ftc.gov/articles/utility-company-imposter-scams>

FCC — Phone Spoofing & Robocalls: <https://www.fcc.gov/spoofing>

More details & tools: See **Toolkit** → **Phishing & Other Scams** → **Phone Scams (Vishing)**.

Sam's Take: 2FA beats scammers — always turn it on!*

* Two Factor Authorization – A code is sent to your cell phone or email.

© 2025 Simple Virtues LLC d/b/a Don't Get Bunked! Updated: October 2025

Source: <https://www.dontgetbunked.com/members-only/>



Scan for more: DontGetBunked.com

Delivery Scams

“Missed package” texts or emails.

How to Spot

Links to fake tracking sites.

How to Handle

Check directly on carrier’s site.

USPS Inspection Service — Text/Email Package Scams: <https://www.uspis.gov/news/scam-article/smishing>

UPS — Phishing & Fraud: <https://www.ups.com/security>

FedEx — Package/Phishing Scams: <https://www.fedex.com/en-us/trust-center.html>

More details & tools: See **Toolkit → Phishing & Other Scams → Delivery Notices & Missed Package Texts.**

Health & Medical Quackery *For device/equipment fraud (braces, tests), see Fake Medical Equipment in the companion guide.*

Miracle cures or supplements.

How to Spot

No scientific backing, “secret formulas.”

How to Handle

Check FDA.gov or consult a doctor.

FDA — Health Fraud Scams: <https://www.fda.gov/consumers/health-fraud-scams>

NIH NCCIH — Evaluating Health Info: <https://www.nccih.nih.gov/health>

More details & tools: See **Toolkit → Medicine & Health Scams.**

Account Compromise Scams *If multiple accounts are affected, see Identity Theft (companion guide).*

“Your account is locked” emails.

How to Spot

Requests to reset password via fake link.

How to Handle

Go directly to the app or bank site.

Google — Phishing & Account Security: <https://support.google.com/accounts/answer/6009563>

Apple — Recognize & Avoid Phishing: <https://support.apple.com/HT204759>

More details & tools: See **Toolkit → Phishing & Other Scams → Account Takeovers.**

Sam’s Take: 2FA beats scammers — always turn it on!*

* Two Factor Authorization – A code is sent to your cell phone or email.

© 2025 Simple Virtues LLC d/b/a Don't Get Bunked! Updated: October 2025

Source: <https://www.dontgetbunked.com/members-only/>



Scan for more: DontGetBunked.com

Deepfakes & Fake News For broader false-information tactics (beyond AI/video), see *Misinformation/Disinformation in the companion guide*.

AI-generated voices/videos mimic real people.

How to Spot

Lip-sync issues, robotic voices, odd blinking.

How to Handle

Verify with trusted news outlets.

FTC — AI Voice/Video Scams: <https://consumer.ftc.gov> (search “AI voice” and “deepfake”)

CISA — Deepfake/Disinformation Primer: <https://www.cisa.gov> (search “deepfakes”)

More details & tools: See **Toolkit → Deepfakes & Digital Verification**.

Sam's Take: 2FA beats scammers — always turn it on!*

* Two Factor Authorization – A code is sent to your cell phone or email.

© 2025 Simple Virtues LLC d/b/a Don't Get Bunked! Updated: October 2025

Source: <https://www.dontgetbunked.com/members-only/>



Scan for more: DontGetBunked.com