Elder Consumer Protection Program

The Elder Consumer Protection Program at Stetson University College of Law’s Center for Excellence in Elder Law is an educational and information resource on general and legal matters regarding elder consumer protection and awareness. The program, which is supported by state funding, offers assorted materials and various services that provide and promote general knowledge, public awareness and assistance, and professional development and training.

The information contained herein is intended only as a brief overview on matters of general interest. It is not offered as legal advice, is not a definite statement of law, and is not a complete analysis of the area of law.

The applicability of law to a particular matter requires an exhaustive examination of the specific facts with the appropriate laws. If you have a specific legal issue or legal concern, you should always consult with an attorney for detailed legal advice.

Current & Common Scams (2015)

- Grandparent Scam
- Lottery / Sweepstakes Scam
- IRS Scam
- Technical Assistance Scam
- Work From Home Scams

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Relative in Need/Grandparent Scam: Generally comes in two different varieties: The Scammer pretending to be your relative or a friend of your relative; or claiming to be the authorities. In both scenarios the Scammer will claim that your relative is in trouble and needs money wired to them to help.

IRS Scam: Scammer calls and claims to be from the Internal Revenue Service and states that you owe back taxes. The Scammer will threaten you with arrest and jail time if you do not comply, or will state that there is already a warrant out for your arrest.

Lotter / Sweepstakes Scam (Jamaican Lottery): Scammer will call and claim that you have won a prize. However, to claim the prize you must first pay taxes, insurance, shipping, etc.

Technical Assistance Scam: Scammer will call and claim to be from Windows, Microsoft, Norton Antivirus, etc. and will request that you access your computer. The Scammer will then instruct you to access a program that shows the number of systems errors in Windows. The Scammer will then claim that your computer is messed up and in need of repair. The Scammer’s goal is for to gain remote access to your computer and steal your personal information.

Robo Calls / Payday Loan Scam: Scammer will call and state that you have been approved for a high level loan, and that to complete the process and receive their funds you need to visit a website and enter your personal information.

Work from Home Scams: Come in a number of Varieties. Most Common Are:

Foreign Money Scam (Nigerian or 419 Scam): Offer to help transfer money into the US from a foreign country, earning a commission in the process.

“Busy Work” Scams: Includes Envelope Stuffing, Crafting, etc. Often, the Scammer will “overpay” you for your work, and will request that you send a check or wire the excess money back to them. The original “paycheck” is fake however, so any money you send them will be your own money.

Reshipping Scams: Offer to Receive and Reship various items from your home, earning a commission for each item shipped. Generally, the items are stolen.

Fraud Avoidance Measures
- Sign up for the Do Not Call List
- Screen ALL Unknown Phone Calls
- NEVER Wire Money
- Shred ALL Sensitive Documents
- Use Direct Deposit
- Never give out Personal Information unless YOU initiated the contact

If you become a Target of a Scam, Contact:
- Your Local Law Enforcement Agency
- The Florida Attorney General: www.myfloridalegal.com or 1-866-NO-SCAM
- The Federal Trade Commission: www.ftccomplaintassistant.gov or 1-877-FTC-HELP
- Visit www.stopfraud.gov to determine which other Federal Agencies to report to.

Remember: If it sounds too good to be true, it is!