



The Crisis Planner

The Dirty Dozen

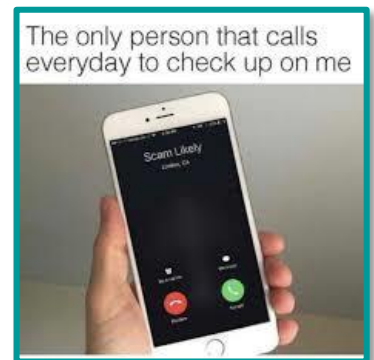
“The Scammers are out to get you”

They come in via your e-mail, your cell phone, your mailbox, and even arrive at your front door. I can't remember the last time I answered my land line phone. We are inundated with spam and scammers with one goal in mind.

They want to separate you from your money.

They use look-alike names and logos, slick sales pitches and high-pressure tactics. They implore you to “take action” now. They scare you with scenarios involving your loved ones being in trouble. They even use your desire to find love to place you in vulnerable situations that have you sending them money.

You have placed your phone number on the do-not-call-list but the calls just keep on coming. In one evening alone I had 23 calls from everywhere from my own phone number (they spoofed it) to Tanzania and Lithuania.



Phishing scams abound. They are literally “fishing” for information that will give them access to another piece of your identity. Another piece of the puzzle that will give them total control of your life, at least financially. Their one and only goal is to suck you in with a legitimate sounding question that you answer without thinking and then they've got you.

They call to verify your information or to alert you of a potential security issue. The fact is that they are the security issue.

Scammers even know the best times to call you when you are most vulnerable to fall for their pitch. Ever notice that the number of calls increases on Thursday and Friday. At the end of the work week we are tired and our defenses are lowered. They know that you are more likely to say yes on those days.

Here are my top picks for scams in 2019. This Dirty Dozen is just the tip of the iceberg when it comes to scams. Scammers are always looking for new angles and quite honestly if the scams did not work often enough to be profitable they wouldn't be doing it.

1– Something for nothing—if it sounds too good to be true it most likely is. There is always a catch. There is no free lunch, vacation or sweepstakes win. Always ask: How much is this free thing going to cost me? Never give them your credit card info. Just say NO thank you and hang up.

2– IRS Scam—This is the IRS and the Police are coming to arrest you. The IRS will never call, e-mail, or text you. They always send a letter if there is a problem or question.

3– You grandchild has been arrested in some remote location and you need to send money or gift cards to bail them out of jail. The easiest way to check this one out is to call your grandchild or their parent to see where they are. Usually home safe and sound.

4– Your relative, usually unknown and remote, has just died. We are contacting you as their sole surviving heir. Please send \$\$\$ to process the estate. Total scam! A legitimate attorney would not ask for money to process a legitimate claim.



5– Roving bands of home repair rip-offs. They knock on your door. Say they are doing work in the neighborhood, maybe even dropping the name of one of your neighbors. They offer to repair your roof, driveway, or siding. They give you a low-ball estimate and when you say yes, insist on cash. You pay and they either do shoddy work or you never see them again.

6– We need you to verify your account information. Usually seen in your inbox with a familiar LOGO. If you look closely, there may be misspelled words or the URL does not match the location it was sent from. Never click the link to respond. Always contact the Bank or Credit Card directly with the number provided on the account statement or on the back of your credit card. If you call or contact them through their link they will ask you for your personal information and be able to sell that information to open new accounts and make purchases.

7– I know what you've been doing - Arrives as a letter, saying they have proof that you have been having an affair. Send money or gift card immediately or they will spill the beans. The sad part is that they have a 50% chance of being right and many people pay believing that they have been found out and want to protect themselves, their reputation and their family.

8-Dating Game - Online dating sites have proven fertile ground for Scammers. Lonely people are vulnerable to scammers because they want to be loved. Beware of those that insist on going off the Dating site to chat privately, those that claim they do not have access to video chat and those that give you every excuse as to why they cannot meet you face to face. If they start asking for money, even small amounts RUN! Check out the book *The Woman Behind the Smile* by my friend Debbie Montgomery Johnson.



9—Never say YES! A stranger calls and asks if they are speaking to (your name). Never say the word yes. They are recording the call. They can insert your yes into a tape consenting to purchase something. Always respond to whom am I speaking? What is this about? But, never say YES!





10– Hacked!- Suddenly you are getting inquiries from your friends asking you about something way out of the norm. Someone has hacked or duplicated your Facebook page, e-mail address or Messenger and is sending a virus or strange request for money to them. Time to clean house, scan for viruses, notify on duplicate accounts and change your password.

11—The floosy has moved in on dad and is taking all his money. Dad was lonely and believes all the attention is real. First, they will isolate the target from the family. This makes the target dependent on them for everything. The ploy works by threatening to withhold love and leave them all alone if they don't do what they want. The victim will then give them money and sign over property because of that fear of abandonment. Often the family doesn't know what's happening until it is too late.

12– The In-home assistant, neighbor or family member is helping themselves to assets sometimes using a legitimate or coerced Power of Attorney. If your loved one is suffering from dementia, Alzheimer's or disability they may be particularly vulnerable. They may not be competent to sign legal documents and being forced to do so is not legal. If they have not put those documents in place beforehand, they must legally be declared to be incompetent before Power of Attorney can be assigned to someone else. When you are drafting a Power of Attorney you can specify when it can be used and for what. This scam can result in huge divisions in the family, arguments and often protracted legal battles. The scars of this scam are devastating and long lasting.



Your best protection is to be to be a savvy consumer. Never give out your information, ID's or Credit Card information. Beware of anyone asking for payment via gift cards or other non-traditional means.

Pay attention to your elderly family members. Make sure that they call you or another trusted family member before making a purchase, i.e. roof repair, to make sure it is really needed. Have a conversation with them about scammers and the risk of giving anyone information about themselves on the phone or on-line. If they are not competent to handle their finances, it may be time to step in to make sure nothing is amiss.

The Scammers are indeed out to get you. Don't allow yourself to become another sad statistic.



Get off the Worry-Go-Round

With The Crisis Planner

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