

# How to Help Older Adults Spot, Avoid, and Report Fraud



Every year, people of all ages report losing millions — and sometimes billions — of dollars to fraud. Data shows that older adults are much less likely to report losing money to fraud than younger people. But when older adults do report losing money, they tend to lose much more than younger people.

## Want to reach older adults to help them avoid scams? Incorporate these guiding principles:



**Know your audience.** Older adults are a widely diverse group. Consider differences in learning style, culture, language, age, and lived experience — and how those will impact the type of messages you develop, how you deliver them, and how your audience might hear and understand them.



**Use clear and empowering messaging.** Use plain language, get to the point, and give people actionable steps. Then make sure your design reinforces your messaging: simple fonts in larger sizes, high contrast colors, white space, and bullet points that help you communicate clearly. Be intentional about your framing and word choice. Empowering images, language, and tone work better than lecturing, shaming, or scaring people.



**Offer resources in multiple languages when you can.** What languages does your audience speak? Translate materials to help you reach them, considering both the most spoken language and the most needed language.



**Seek feedback.** Test the messaging and delivery of your materials, either formally or informally. Consider post-presentation questionnaires, informal discussions, or website analytics. Then adjust as needed and keep learning.



**Partner with people trusted in the community you're trying to reach.** Studies show that who delivers the message matters. Who does your audience trust? Consider libraries, local and ethnic media, public safety organizations, trusted peers, affinity groups, and places of worship. They can extend your reach and build trust in your organization and message.

**For more information, visit [ftc.gov/olderadults](https://ftc.gov/olderadults)**

*As part of the Stop Senior Scams Act of 2022, the Federal Trade Commission convened a committee of government agencies, consumer advocates, and industry representatives to focus on tools to help older adults spot, avoid, and report fraud. These guiding principles draw on the committee's research as well as members' own pilot projects and expertise.*



**FEDERAL TRADE  
COMMISSION**

# Messages to Help Older Adults Spot, Avoid, and Report Scams

Scammers tell different stories to steal money or personal information, but most scammers use three common tactics: Scammers contact you unexpectedly, create a sense of urgency, and give you a specific way to pay or send money.

That's why helping people identify these common tactics can also help them avoid scams. And that's why the Education and Outreach Committee of the Scams Against Older Adults Advisory Group developed these consumer education messages for any type of organization to use. Consider using and adapting these messages to your audience and situation. Together, we can all help older adults spot, avoid, and report scams.

“ **Don't give money or information to anyone who contacts you unexpectedly.** Legitimate businesses and government agencies won't unexpectedly call, email, text, or message you on social media to ask for information or money. Only scammers do that. ”

“ **Slow down and check it out.** Scammers want to pressure you to act quickly. That way, you don't have time to think or check out their story. So: slow down. Do some research. Talk to someone you trust before you do anything else. ”

“ **Never pay someone who says you can only pay a certain way.** Nobody legitimate will ever demand that you pay by gift card, wire transfer, cryptocurrency, payment app, or cash. And nobody legit will ever tell you to move your money to “protect” it. But scammers will. ”

Learn more about the messages, the Committee, and the Advisory Group at [ftc.gov/olderadults](https://ftc.gov/olderadults).

**Spot a scam?**  
Report it to the Federal Trade Commission: [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov).



FEDERAL TRADE  
COMMISSION