

# THE GRANDPARENT SCAM

## WHAT YOU NEED TO KNOW

### WHAT IS IT?

The "Grandparent Scam" is a scam that targets the elderly in an attempt to steal large sums of money through a wire transfer.

Financial losses from this scam are usually several thousand dollars per victim.



### HOW DOES IT HAPPEN?

A Grandparent receives a phone call or e-mail from someone who claims to be their grandchild. \*The person states that he/she is traveling in a foreign country, has gotten into a bad situation and needs money wired ASAP.

*\*Criminal may claim to be a police officer, lawyer, doctor, or other person.*



### WHAT CAN I DO?

#### **RESIST**

the pressure to act quickly.

#### **CONTACT**

your grandchild or other family member to determine whether the call is legitimate.

#### **NEVER**

wire money based on a request made over the phone or in an e-mail, especially overseas.

## HELP US END ELDER ABUSE



*Prevention of Elder Abuse, a program of Big Sky Senior Services, Inc., works to prevent abuse, neglect and financial exploitation through education and outreach, case management and financial payee services for vulnerable elder and developmentally disabled adults.*



[www.BigSkySeniorServices.org](http://www.BigSkySeniorServices.org) • [www.ncea.aoa.gov](http://www.ncea.aoa.gov)

AN ESTIMATED 5 MILLION OR 1 IN 10 OLDER AMERICANS ARE VICTIMS OF ELDER ABUSE, NEGLECT, OR EXPLOITATION EVERY YEAR. EXPERTS BELIEVE THAT FOR EVERY CASE REPORTED THERE ARE AS MANY AS 23.5 CASES THAT GO UNREPORTED

## WARNING SIGNS

### Physical Abuse:

Slap marks, unexplained bruises, most pressure marks, and certain types of burns or blisters, such as cigarette burns

### Neglect:

Pressure ulcers, filth, lack of medical care, malnutrition, dehydration, self-neglect; hoarding or refusal of services

### Emotional Abuse:

Withdrawal from normal activities, unexplained changes in alertness, or other unusual behavioral changes

### Sexual Abuse:

Unusual bruising and unexplained sexually transmitted diseases

### Financial Abuse/Exploitation:

Sudden change in finances and accounts, altered wills and trusts, unusual bank withdrawals, checks written as "loans" or "gifts" and loss of property

## WHAT IS ELDER ABUSE?

In general, elder abuse refers to intentional or neglectful acts by a caregiver or "trusted" individual that lead to, or may lead to, harm of a vulnerable elder. Physical abuse, neglect, emotional or psychological abuse, verbal abuse and threats, financial abuse and exploitation, sexual abuse, and abandonment are considered forms of elder abuse.

## WHO IS AT RISK?

Elder abuse can occur anywhere in the home, in nursing homes, or other institutions. It affects seniors across all socio-economic groups, cultures, and races. Based on available information, women and "older" elders are more likely to be victimized. Dementia is a significant risk factor. Mental health and substance abuse issues of both abusers and victims are risk factors. Isolation can also contribute to risk.

## WHAT CAN I DO TO PREVENT ELDER ABUSE?

- » **KEEP IN CONTACT**- Talk with your older friends, neighbors, and relatives. Maintaining communication will help decrease isolation, a risk factor for mistreatment. It will also give them a chance to talk about any problems they may be experiencing.
- » **BE AWARE OF THE POSSIBILITY OF ABUSE** - Look around and take note of what may be happening with your older neighbors and acquaintances lately. Do they seem to be withdrawn, nervous, fearful, sad, or anxious, especially around certain people, when they have not seemed so in the past?
- » **REPORT SUSPECTED MISTREATMENT** - Call your local Adult Protective Services agency or law enforcement. Although a situation may have already been investigated, if you believe circumstances are getting worse, continue to speak out.

## WHERE DO I REPORT SUSPICIONS OF ELDER ABUSE?

**If the person is in imminent danger, call "911"**

### State of Montana

- Elder Help line (1-800-551-3191)
- APS web site: [www.dphhs.mt.gov/sltc/services/APS/](http://www.dphhs.mt.gov/sltc/services/APS/)
- If the person resides in a long-term care facility. Ombudsman Program (1-800-551-3191)



*Prevention of Elder Abuse, a program of Big Sky Senior Services, Inc., works to prevent abuse, neglect and financial exploitation through education and outreach, case management and financial payee services for vulnerable elder and developmentally disabled adults.*



**[www.BigSkySeniorServices.org](http://www.BigSkySeniorServices.org) • [www.ncea.aoa.gov](http://www.ncea.aoa.gov)**