

HOW TO SPOT SCAM ARTISTS:

Keep Yourself Safe by Stopping Abuse before it Starts

Scam artists are very talented at what they do! They know just what to say and do to convince targets that they're legitimate. They will lie, forge documents and do whatever it takes to gain the trust of victims and convince them to give over their money or property. Protect yourself, your family and friends from these scammers by being aware of some of their common tactics. Here are some red flags to watch for:

- **Person asks you for money, especially if you recently met**

Why do scammers do this?

This is the heart of the scam! Scammers want your money or property and make a point to prey on trustworthy people, so beware of people who ask you to give or loan them money. This is especially true if the person is someone you recently met. Family members can also pressure you, especially when they think they are entitled to your money or property.

How to protect yourself:

Think very carefully before giving money to others. Ask yourself if you think the person will actually repay you. Actions speak louder than words — has the person been trustworthy in the past? If you decide to loan money to anyone ALWAYS have the person sign a promissory note that says how much money was lent and when it will be repaid. Verify the person's identification so you can find them when it's time to repay the loan.

- **Person says they will only accept cash**

Why do scammers do this?

Cash payments are hard to track so scammers will often make an excuse for needing to be paid in cash. After the fact, it's hard to prove that you gave someone cash and that they received it. Receipts help create a paper trail, but the best way to track money is through checks and bank statements. Any legitimate professional should accept a check and provide a receipt. This is true for anyone you do business with, including landlords.

How to protect yourself:

Never pay large sums of money in cash. Always get receipts for large payments or purchases. If someone says they will not take a personal check, insist on paying with a money order instead.

- **Person asks you to sign documents you don't understand**

Why do scammers do this?

Scammers sometimes trick people into signing Powers of Attorney for Finances, property deeds, mortgage agreements, wills or other documents in order to gain power over victim's assets without their knowledge.

How to protect yourself:

If you do not fully understand or can't read what you are being asked to sign, do not sign it!

Continued on back

- **Person tells you to keep money or property transfers secret or discourages you from consulting other professionals**

Why do scammers do this?

Of course a scammer doesn't want you to tell anyone what's going on! If you did, someone might help you figure out that you're being scammed. If someone asks you to keep secret the fact that you've loaned them money, taken out a mortgage, changed your will or made other big decisions, take it as a warning sign.

How to protect yourself:

Tell trusted family and friends about business deals, major financial decisions and new people in your life. Do not trust the word of a stranger who approaches you with a "good deal" or a "sob story." Always get independent professional advice before making big decisions like transferring property, taking out a mortgage, refinancing a loan or signing a power of attorney.

- **Person says bad things about your family and friends**

Why do scammers do this?

Scam artists will bad mouth your family and friends in order to turn you against the very people who may help you spot the scam. Scammers know that people who feel dependent on them are more likely to fall for their scams.

How to protect yourself:

Beware of new people who enter your life and quickly try to put a wedge between you and previously trusted family and friends. Watch out for people who try to prevent or discourage you from doing the kinds of things you did in the past, like spending time with family and friends or going to social events at your church or Senior Center.

What to do if You Think You've Been Scammed

- (1) Report it to your local Police Department**
- (2) Report it to Adult Protective Services — (800) 675-TIES**
- (3) Tell Family & Friends**
- (4) Talk to an Attorney:**

Legal Aid Society of San Mateo County — (650) 558-0915

CANHR Elder Abuse Lawyer Referral Panel — (800) 474-1116

LEGAL AID SOCIETY

OF SAN MATEO COUNTY

521 E. 5th Avenue

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(800) 381-8898 or (650) 558-0915

<http://www.legalaidsmc.org/>