

Recognizing and Preventing Financial Fraud:

A Guide for Older Adults



Financial fraud can come in many different forms and be hard to recognize. Scammers pretending to be someone they're not use phone, mail, email, and online platforms to steal almost \$3 billion a year from adults age 65 and older. It's important to learn how to spot potential fraud and take steps to secure your finances from scams targeting older adults.



SECURE

- Never give away personal information over the phone unless you placed the call and are certain you are talking to someone you trust.
- Keep all important paperwork like tax returns, bank records, and credit cards in a secure place.



REVIEW

- Carefully investigate all prize, loan, and investment transactions you are considering to be sure they're legitimate.
- Examine bills and bank statements and report any unauthorized activity—no matter how small.



PROTECT

- Conduct background checks on anyone who you hire for personal or home services.
- Only sign documents that you completely understand. Take your time and ask questions before entering into any contractual agreement.



PLAN

- Set up direct deposit for all paychecks, benefit payouts, and tax refunds.
- Create an estate plan, and enact a durable power of attorney choosing someone you trust to help manage your finances if you need help making decisions.

Visit aging.maryland.gov/Pages/ScamsFraud.aspx for more information.



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Stop Fraud Protect Yourself From Financial Fraud Volume 1

N Colangelo



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The Top Books of the Year Stop Fraud Protect Yourself From Financial Fraud Volume 1 The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels enthralling the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the fascinating narratives that have charmed audiences this year. Stop Fraud Protect Yourself From Financial Fraud Volume 1 : Colleen Hoover's "It Ends with Us" This heartfelt tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover masterfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can succeed. Uncover the Best : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's compelling storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens' "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens spins a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a brilliant and suspenseful novel that will keep you guessing until the very end. The novel is a cautionary tale about the dangers of obsession and the power of evil.

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