

Tile	Phrase	Script	Possible Answers
F1	Unless you have initiated the call, never give your personal info to someone you don't know.	What difference does it make whether you give your personal information when so much is out on the web anyway?	Information may be out on the web. But, it is not always accurate.
F2	Victim of Id Theft? File an incident report with local law enforcement and check out IdentityTheft.gov	What are some warning signs that you have become a victim of identity theft?	<p>Warning signs that you have become a victim of identity theft</p> <ul style="list-style-type: none"> <li>- Bank statements list withdrawals or purchases you don't remember making</li> <li>- You are contacted by a debt collector about a debt you don't owe</li> <li>- You receive notice from a bank or company you do business with that it has suffered a data breach</li> <li>- Your credit report lists accounts or liabilities you don't recognize</li> </ul> <p>If you notice any of these warning signs or any others, file a report or go to <a href="http://identitytheft.gov">identitytheft.gov</a>. You can never be too safe.</p>
F3	Beware of deals where you receive extra money, and the sender asks you to return the overage, or transfer it to someone else.	Can you still be hurt if the money order or check you receive as payment for the purchase is covered?	If the check or money order are fraudulent or stolen, you will be responsible for any losses suffered by the bank or the person who accepted the payment method as legitimate.

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F4	Keep copies of all financial documents.	Why should you keep copies of your financial documents?	A solid record of your financial documents allows you to keep track of your money and notice when something is wrong. This will allow you to respond immediately if you are defrauded.
F5	Many victims of scams or fraud are smart and well-educated.	How can someone who has graduated from college, and has managed their own finances fall for a scam?	Anyone of any age can be a victim of a fraud scheme. A recent study found elderly victims of fraud are more financially literate than non-victims
F6	Be aware that you may be at risk from strangers and those closest to you.	<p>Does this mean that you should not trust anybody?</p> <p>How should you balance this understanding that friends and family can defraud you without living in constant paranoia of being a victim of fraud?</p>	You can trust people. But ultimately, you are responsible for your money. Trust, but verify.

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F7	Get a copy of your free credit report every year from <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a>	Why do I want to look at my credit report?	By reviewing your credit report on a regular basis, you can make sure no one has stolen your identity to open or try to open new credit accounts, and that your creditors have reflected your debts, or lack of them, properly.
F8	Older persons are likely to suffer larger losses than any other age group. The annual total is almost \$3 billion.	Why are older people likely to have larger losses than younger individuals?	The more discretionary income a person has, the larger their losses will be. Younger individuals may have mortgages, student loans, and expenses for children that tie up their extra funds.
F9	Check your financial statements for unauthorized transactions.	What should you do if you have unauthorized transactions?	<p>Notify your bank or credit issuer immediately, and cancel any cards associated with the account.</p> <p>Consider placing a credit freeze on your credit report to prevent anyone from opening new accounts with your information.</p>

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F10	No matter how convincing, a foreign dignitary will not use your account to transfer money out of his country.	What would cause someone to believe that a diplomat would need to use his personal account to transact financial business?	Not being aware that banking systems in other countries are very similar to those in the United States, and the diplomat would not need help if the activity is legitimate.
F11	Don't be drawn by appearances; scam artists know the importance of first impressions.	How much do you think appearances or glib answers play into a person's decision-making process?	Isn't this what Captain and Tennille warned about when they wrote "Love will Keep Us Together." When some sweet talking girl comes along, singing her song, you've just got to be strong, just stop!
F12	Beware of anyone who calls you out of the blue claiming that you owe them money.	What should you do in such a case?	Request proof of the debt by mail, and verify the accuracy of any information you are sent with a third party.

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F13	Keep in mind that good manners don't indicate personal integrity.	Would you believe the Eddie Haskell character from Leave it to Beaver if he tried to sell you on an investment? Why or why not?	People can always shine on with good manners when they want something. But, that doesn't mean that they will act in your best interests.
F14	Purchase a cross-cut shredder. Shred anything with your name or identifying info on it.	What is the purpose of using a cross-cut shredder?	Cross-cut shredders are more secure because they produce paper particles of your financial information instead of strips. More work, less likelihood that someone will attempt to piece your personal identifying information together.
F15	Fraudsters "phish" for your personal information through fake emails, texts, and copycat emails.	What does phishing have to do with fraud?	By "phishing" a person can pretend to be a trustworthy entity through emails or texts so that you will provide them with sensitive information or data that can be used for identity theft or to steal money from businesses.

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R16	Leave Social Security and Medicare cards at home that you know you will not need.	What difference does it make if you keep your Social Security Card and Medicare cards in your wallet on a regular bases?	<p>Remember that in an emergency, you will be treated even if you are unable to present your health insurance card, and most are recorded electronically.</p> <p>But, keeping them with you makes you prone to financial and medical identity theft if they are stolen.</p>
R17	Be leery when contacted by someone you don't know about an opportunity.	Should it make a difference, if the opportunity is really good?	<p>Being leery just means that you will approach an opportunity from someone you don't know with more caution than you would someone you have a prior and longstanding relationship.</p> <p>A 2017 study sponsored by AARP's Fraud Watch Network found that 31% of fraud victims made investments in response to phone calls, email solicitations or TV advertisements.</p>
R18	Very few people ever get money back from a scam artist, and it's difficult to prosecute online fraudsters.	If you know the name of the person you sent the money too, why is it so hard to get the money back from them?	<p>It is highly likely that the person is using a fake or assumed name. And, if a gift card or electronic transfer was used, it will be for law enforcement to trace the money.</p>

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R19	Don't fall for a promise over the phone.	Won't you miss out on opportunities if telephone calls and the internet are your chief method of getting information.	<p>A 2017 study sponsored by AARP's Fraud Watch Network found that 31% of fraud victims made investments in response to phone calls, email solicitations or TV advertisements.</p> <p>Verify, verify, verify with independent sources.</p>
R20	Think twice about sending your money by wire transfer or through a gift card	Why aren't wire transfers and gift cards safe?	<p>Wire transfers and gift cards can allow people to obtain money from you in ways that are untraceable.</p> <p>Once you provide a person with the account number on the gift card, they can remove the money from the card even though the physical card remains in your possession.</p>
R21	Don't give out personal information unless you have initiated the call	What information is considered "personal" that you should protect?	Full name, date of birth, social security number in whole or in part, driver's license number, credit card numbers, address, email address...

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R22	“Lighten your load,” leave least used credit and debit cards at home	Why would you want to reduce the number of cards you carry?	<p>In case you lose your purse or wallet, it will be easier to report and replace the missing cards if the number is limited.</p> <p>This also increase your awareness if someone steals a single card from you.</p>
R23	Sweepstakes scam – victims are bilked out of imaginary “fees” and “taxes”	How does a Sweepstakes scheme operate?	<p>The caller tells you that you’ve won a high value prize. But, you need to pay fees and taxes to claim your prize.</p> <p>In 2018, the FTC reported that there were 132,470 scams involving prizes, sweepstakes, and lotteries that stole \$118 million from unwary individuals..</p>
R24	Hang up on high- pressure sales pitches.	Isn’t that rude?	<p>The longer you remain on the call, the higher chance that you will end up buying into something that is not in your best interest.</p>



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R25	Fake phone numbers mask the identities of callers so you believe they are in the United States or work for a government agency	How can you avoid being fooled?	For imposter scams, the top contact method is telephone. Use caller id. If you don't recognize the number, don't answer the call.
R26	Use your caller ID, if you do not recognize the number, let them leave a message. You can always call back.	What should you do if you forget to check caller id?	Hang up. They'll call back.
R27	A credit freeze is a great way to prevent new accounts from being opened in your name.	What is a credit freeze?	<p>A credit freeze is a tool which lets you restrict access to your credit report to make it more difficult for identity thieves to open new accounts in your name.</p> <p>To obtain a credit freeze, contact each of the credit bureaus: Equifax; Experian; and Transunion.</p>

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R28	Do not give control of your computer to someone who calls you out of the blue.	What if the company needs to fix a problem you are having?	<p>If you've initiated the contact with a business that you are familiar with through a web address that you know belongs to that business, you are okay allowing them control.</p> <p>The key is who initiated the call.</p>
R29	The IRS will never call you about past due taxes or penalties. It always contacts taxpayers by US Mail.	What should you do if you get a call out of the blue from the IRS?	If you get a call, tell them that you will call them later using a telephone number that has been published on the official IRS website.
R30	No questions are dumb or silly, especially when it comes to your hard earned money.	Do you think people who ask questions are more or less likely to become victims of a scheme?	Knowledge is power. The more information you have, the better off you'll be when you do make a decision.

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A31	The “Family Member in Distress” Scam tries to convince you someone you care for is in trouble.	If you received a call from someone saying that your grandchild is in jail or in the hospital, and needs money, what should you do?	<p>Because these calls usually come in the middle of the night, slow down and get the information before doing anything. Then, confirm with your grandchild or another relative that the situation exists. At the end, don’t send money in any form to someone you don’t know.</p> <p>In 2018, family and friend imposter scams cost consumers \$41 million, the median loss of which was \$2,000.</p>
A32	Be very skeptical of people who make big promises.	Why should you be skeptical of people who make very big promises?	Big promises are often just a lure to bring you in. The likelihood that they will fulfill their promises is minimal.
A33	Question opportunities.	What are some good steps or follow up questions to ask to ensure that the opportunity is legitimate?	<p>First, if the business is not one that you have a long term relationship, have them put the offer in writing. Second, check to see if there are complaints with the Better Business Bureau. Third, take your time in deciding whether to take advantage of the opportunity.</p> <p>People promoting legitimate offers will answer questions and put it in writing. Be wary of those hesitant not to.</p>

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A34	If dating online, never send money to someone you haven't met in person or video conferenced.	What is the harm if you've only talked to the person on the phone or texted them?	If you haven't met the person or video-conferenced with the person, there is a high chance that the profile has been invented, and you are not communicating with the person you think you are.
A35	Victims of successful scams are targeted repeatedly by criminals who sell lead lists to others.	Why would criminals target someone who has already been successfully scammed?	If a person is on a lead list, the scammers have identified them as being susceptible to scams. Sometimes, the subsequent calls are made by scammers promising to help you recover your money in exchange for a small fee.
A36	Make copies of the front and back of your credit/debit cards. Keep them in a safe place.	Why do you need to copy the back of your card?	The back of the card will often identify the telephone number to call to report the lost card.

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A37	Resist high pressure sales tactics.	Why do companies use high pressure sales tactics?	<p>They use high pressure sales tactics to get the clients off base so that they'll agree to purchase the item before they have a chance to think about the consequences of their choice.</p>
A38	Take your time and ask for written information.	Why is it important to take your time and get written information when you get a new opportunity?	<p>These are important decisions which could have a major impact upon your financial and emotional health.</p>
A39	Don't give a second chance to a scam artist.	How can you avoid falling for another scam?	<p>Think about the things that made you receptive to the first scam, and the things that you can do to protect yourself.</p> <p>Learn about different scams from organizations like the Federal Trade Commission, the Better Business Bureau, the AARP, and OASIS Connection</p>

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A40	Tech support scheme: The company falsely claims expensive software is needed to remove a computer virus.	What should you do if a virus alert appears on your computer?	If you genuinely believe you a virus, do not call the pop up number or download any software that is sent to you out of the blue. Contact a computer technician you trust to handle the problem.
A41	Don't send money to anyone who insists on immediate payment.	What should you do if someone insists on immediate payment?	If the opportunity is not from a business that you have a long term successful relationship, hang up or disconnect the link.
A42	Think carefully before you add someone to your financial account or give someone a financial power of attorney.	Who should you give access to your financial accounts?	<p>If you are concerned that something may happen to cause you to be unable to manage your finances, you can give someone a limited power of attorney that can only be used if you are incapacitated.</p> <p>Otherwise, be very sure that the person you are giving access to is trustworthy, and that you maintain the ability to monitor what is happening with your accounts.</p>

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A43	When in doubt, check it out.	What are some ways you can check things out?	Better Business Bureau, AARP Fraud Watch, Federal Trade Commission, independent websites.
A44	Don't isolate yourself! Stay involved!	If you have health concerns, how can you stay involved?	Learn how to use video conferencing software like Zoom, WebEx, or Skype and connect with individuals who have similar interests.
A45	Check your bank and credit card statements every month.	What is the downside of not checking your bank and credit card statements monthly?	<p>It makes it easier to discover and correct errors or potential fraud if you check the statements on a monthly basis.</p> <p>Some financial institutions place a time limit on their correction of issues on your account. If you snooze, you lose.</p>

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U46	If the sales person cannot give you detailed answers, hang up!	Why should you hang up on a sales person who cannot give you sufficient information?	It's your money. You need the information to make intelligent decisions. Don't let anyone stop you.
U47	If in doubt, say "NO!" Trust your instincts	Won't you be acting impulsively if you trust your instincts?	Trust your instincts assumes that you've gotten hung up after you've investigated the facts and are caught between two choices.
U48	It is much less risky to hang up.	What is the harm if I play along with them as long as I don't take them up on the pitch?	By playing along, you stand the chance of providing the scammers with personal information about yourself that they can use when deciding what new scam to pitch to you.



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U49	If you are told the opportunity should be kept secret, walk away.	Since some business opportunities are only presented to a few people, what's the problem on exploring it further?	<p>The problem arises when you are asked to conceal opportunities by someone with whom you lack a long term relationship and/or who has never followed through on their promises.</p> <p>Keeping opportunities a secret from family members and trusted advisers should always pass the smell test.</p>
U50	The Better Business Bureau, FTC, and AARP can teach you about scams and frauds	Why should you use these types of sources for information?	They have a wide range of materials and can keep you up to date on the latest fraud schemes. In addition, their services are free because their primary purpose is helping you to protect yourself.
U51	Report non-emergency abuse, neglect, or exploitation cases of adults 60+ to MO Adult Protective Services, (800) 392-0210 or <a href="https://health.mo.gov/safety/abuse/">https://health.mo.gov/safety/abuse/</a> .	Why shouldn't I mind my own business?	<p>That person may need help navigating options, resources, and overall needs that they cannot obtain or are unaware of needed services.</p> <p>Adult Protective Services Staff work with individuals to assess their needs and provide options, resources, and needed services.</p> <p>And, the perpetrator needs to be held accountable so they cannot target others.</p>

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U52	Trust, but verify - Unsolicited emails can be used to spread false information.	What are some types of false information that can be spread over email?	<p>The list is quite long and includes emails relating to: fictitious business opportunities; charity schemes; emails from romance and lottery scammers; and political disinformation.</p> <p>Verify the contents with an independent source before your click and forward.</p>
U53	Affinity Fraud— “I’m like you so you can trust me” scam.	<p>Affinity fraud refers to investment scams that prey upon members of identifiable groups, such as religious or ethnic communities, the elderly, or professional groups.</p> <p>Why shouldn’t you trust someone with whom you have similarities?</p>	<p>The person could be lying when they say they are just like you.</p> <p>Regardless of how trustworthy or how similar an individual appears, you should still thoroughly research the opportunity and be skeptical of offers and promises.</p>
U54	Share this knowledge with a neighbor.	What is a proper way to talk with your friends and family about fraud?	<p>No one likes to be made to feel as if they are stupid simply because they have not been exposed to information that you have.</p> <p>Unless your friend or family member is placing themselves in jeopardy share the knowledge that you’ve acquired.</p> <p>If the choices place them in danger financially or physically, report the conduct to the Missouri Adult Protective Services or the police.</p>

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U55	Financial crimes can be as devastating as violent crimes.	What does this mean?	<p>A person who has experienced a financial scam can lose their homes and their lifestyles.</p> <p>And similar to a victim of violent crime may lose their self-esteem and their independence.</p> <p>The emotional toil may also make them susceptible to suicide or other forms of self-harm.</p>
U56	Anybody can disguise their identity on social media or dating sites by using fake info and stolen photos.	What are some easy measures you can take to ensure you know who you are communicating with?	<p>Use Google Image Search to trace the photograph's history.</p> <p>Avoid dating people who are unable to visit you in person or provide "reasons" why they can't visit or video-conference.</p> <p>Check what they say against their dating profile and their Facebook page and pages of their friends.</p> <p>Don't send money or other valuables.</p>
U57	Beware of online paramours ask for financial help to visit you, or with a business opportunities.	If I have the ability to help a person I've bonded with, why shouldn't I?	<p>If your relationship is strictly online, you may not be dealing with the person you have been communicating with.</p> <p>It's your money. Please make sure it is going where you want it to go.</p> <p>You may be financing the scammers ability to defraud individuals whose financial means cannot withstand the hit.</p>

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U58	Red Flag: “Limited time offer”	Why might something labeled “Limited time offer” be considered a red flag or a potential indicator of fraud?	Be wary any time someone is trying to rush you into a decision. “Limited time offer” is one of those methods of preventing you from doing your research.
U59	Be alert when you hear, “Last chance, you must act now!” Hang up	Is it rude to just hang up?	It’s not rude to hang up on sales persons using these classic high-pressure tactics to force you to act impulsively.
U60	Be wary of “work at home” jobs where you reship items because the items may not have been legitimately purchased	What are some indicators that a work from home opportunity is a sham?	<p>A job ad claims that no skills or experience are required but offers high pay for little or no work.</p> <p>They ask you to pay upfront for training, certifications, or materials</p> <p>You’re asked to provide your personal information and bank account numbers</p>

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D61	Don't wire money to, or allow transfers from, people you don't know personally.	Why shouldn't you?	<p>After you wire the money, you will be unable to recover it if you later determine you were defrauded.</p> <p>If you permit transfers into your account, the money may have been stolen from others through embezzlement, account takeovers, or other deceptive means. You will be responsible for those losses.</p>
D62	Nigerian Letter Scam: Promises millions for help with foreign business or inheritance	What should you do if you receive a letter or email promising money in exchange for your help with a business opportunity or obtaining an inheritance?	Delete the email or throw away the letter because the "business opportunity" or "inheritance" doesn't exist, and the requests for assistance won't end as long as you respond.
D63	Say no to "freebies."	Are freebies really free?	<p>They are rarely free because they come with some catch or another.</p> <p>If you give your account number to someone so they can deposit money in it for you, any money deposited probably originated from an illegal source, and you would be responsible civilly and/or criminally to return it.</p> <p>And, by giving out your account number, they have the ability to withdraw money from your account.</p>

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D64	Computer Pop-ups: know before you click	What are some warning signs that a pop-up ad or notification is a scam?	<p>The message urges you to click it or call a number.</p> <p>The message has grammatical errors or misspellings.</p> <p>You are asked to pay with gift cards, prepaid debit cards, or wire transfer – no legitimate company will ask for payment that way</p>
D65	Educate family and friends on how to identify and act against scams and frauds.	Why is it necessary to share this information?	Fraudsters operate best when there is a lack of knowledge. By sharing this information, you reduce the chances that your loved ones will become the scammers next victims.
D66	Don't let embarrassment or fear keep you from reporting you have been victimized.	If it's not guaranteed that you'll get your money back, why should you report the fraud?	You'll protect others. But, because scammers pass on information about those they've successfully defrauded, you are less likely to stay on their lists if they know you have reported the fraud.

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D67	If you discover a problem with your finances, act quickly.	What should you do if you discover a problem with your finances – for example, if you see activity on your bank statement that you do not recognize?	Alert your bank immediately. They will begin a fraud investigation that may result in your recovering your money and preventing further fraudulent transactions.
D68	Never make a decision under pressure. Sleep on it!	Does anyone have experiences where they waited too long on an opportunity and missed it?	Open question to increase discussion.
D69	Your money is your responsibility.	Isn't it okay to trust organizations and people with your investments and charitable contributions?	Trusting is natural. But, this speaks to responsibility. Ultimately, it is your responsibility to make sure that the organizations and people you are dealing with are legitimate.

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D70	Governmental agencies will not call and threaten to arrest you if you do not give them a credit card number or buy them gift cards.	Has anyone gotten such a call? What did you do?	Open question to generate discussion.
D71	Do not let someone pressure you into doing something you are not comfortable with.	How can you stop yourself from falling into this situation?	<p>People can often see situations more clearly from the outside.</p> <p>Place yourself on the outside, and consider what advice you would give someone in your situation before you succumb to pressure.</p>
D72	Seniors are the number one target of fraud and scams.	Why do you think that is?	<p>They have a higher discretionary income, and are seen as easier prey because older adults may have fewer opportunities for social interaction.</p> <p>In 2019, on average, seniors lost 2x-4x as much money to fraud as middle aged individuals.</p>



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D73	There is no such thing as a “no risk” opportunity	Can you think of any opportunities that prove this statement wrong?	Question intended for open discussion.
D74	Don’t play along with scammers. It only encourages them to call again.	Why is it a problem to mess with the heads of scammers?	<p>While you are messing with them, they are obtaining information from you.</p> <p>They will keep calling to see what will make you bite on their scam.</p>
D75	Legit companies will not call you randomly. Don’t give them access to your computer remotely.	What should you do if you get a call out of the blue telling you your computer has been hacked?	Hang up.