

BE SAFE | BE INFORMED | BE AWARE



# FIGHTING FRAUD



Eastern Nebraska Office on Aging  
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with **ENOA**



## June 15th – we wear purple

### World Elder Abuse Awareness Day!

#### Participate in the #WEAAD615 Challenge!



List **six facts** about Elder Abuse everyone should know.



Share **one thing** you can do to prevent Elder Abuse.



Tag **five people** to participate in this challenge.

**NCEA**  
National Center on Elder Abuse

**WORLD ELDER ABUSE AWARENESS DAY is June 15th!**

The International Network launched World Elder Abuse Awareness Day (WEAAD) for the Prevention of Elder Abuse and the World Health Organization at the United Nations. The purpose of WEAAD is to provide an opportunity for communities around the world to promote a better understanding of abuse and neglect of older persons by raising awareness of the cultural, social, economic, and demographic processes affecting elder abuse and neglect.

Every year on June 15, World Elder Abuse Awareness Day (WEAAD) is commemorated in America and worldwide. Through WEAAD, we raise awareness about the millions of older adults who experience elder abuse, neglect, and financial exploitation. As many as 1 in 10 older Americans are abused or neglected each year, only 1 in 14 cases of elder abuse ever come to

authorities' attention. Older Americans are vital, contributing members of our society, and their abuse or neglect diminishes all of us. WEAAD reminds us that, as in a just society, we all have a critical role to play to focus attention on elder justice.

Elder abuse can be defined as a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust which causes harm or distress to an older person". It is a global social issue that affects the Health and Human Rights of millions of older persons worldwide and an issue that deserves the international community's attention.

In many parts of the world, elder abuse occurs with little recognition or response. Until recently, this serious social problem was hidden from the public view and considered mostly a private matter. Even

today, elder abuse continues to be a taboo, mostly underestimated and ignored by societies across the world. However, the evidence is accumulating to indicate that elder abuse is an essential public health and societal problem.

Elder abuse is a problem that exists in both developing and developed countries yet is typically under reported globally. Prevalence rates or estimates exist only in selected developed countries — ranging from 1% to 10%. Although the extent of elder mistreatment is unknown, its social and moral significance is obvious. As such, it demands a multi-faceted global response, one which focuses on protecting the rights of older persons.

From a health and social perspective, unless both primary health care and social service sectors are well equipped to identify and deal with the problem, elder abuse will continue to be under diagnosed and overlooked.

## TO STOP ELDER ABUSE

Call **1-800-652-1999**

Nebraska Adult  
Protective Services

# FBI: Older Americans Lost a Record \$4.9 Billion Through Fraud in 2024

The agency reveals a 43 percent jump in annual reported fraud thefts and offers advice on how to fight back

By Christina Ianzito, AARP



Older adults can outsmart scammers with these simple and effective fraud prevention tips.  
GETTY IMAGES

Older Americans reported nearly \$4.9 billion stolen through fraud last year, with an average loss of \$83,000, according to the latest annual FBI report. That's a stunning 43 percent more than last year. Adults 60 and older also submitted the most complaints of any age group (more than 147,000).

Americans of all ages reported a record \$16.6 billion stolen through scams and fraud in 2024, up 33 percent over 2023's losses, with an average loss of just over \$19,000.

The fact that the overall average loss is so much less than the average loss reported by older people "underscores that fraud affects people of all ages, but when older adults are vic-

timized, the impact is often catastrophic," notes Kathy Stokes, AARP's director of fraud prevention programs.

And that figure likely represents just a fraction of the actual amount, for a few reasons. Some victims who submit reports to the FBI's Internet Crime Complaint Center at IC3.gov don't include their ages. And many victims are reluctant to come forward to report these crimes because they're embarrassed or think there's no point because their money is gone for good (see more on this below).

The category that took the biggest financial toll on victims 60 and older last year was investment scams, with more than \$1.8 billion in total reported

losses. That was followed by:

**Tech support scams:** \$982 million

**Confidence/romance scams:** \$389 million

**Business email compromise** (where criminals impersonate leaders of an organization to get employees to send money or data): \$385 million

**Cryptocurrency investment fraud**, in particular, is a growing concern, notes Christopher Delzotto, section chief for financial crimes, FBI Criminal Investigations Division. Last year the FBI received more than 41,000 complaints with \$5.8 billion reported stolen. Scammers (often based in Southeast Asian scam centers) use financial grooming, known as pig butchering. They pretend to be the victim's friend or romantic interest before suggesting a "sure-bet" investment opportunity.

Scams where the victims were directed to use a cryptocurrency ATM have also skyrocketed. (AARP is pushing for state laws to regulate this type of ATM and protect consumers from scams.)

"It's just mindboggling how much it's grown and continues to grow," says Delzotto, regarding these crimes.

## FBI's scam-prevention advice

There is plenty that you can do to keep yourself safe from fraud, the FBI says, including:

**Pause and think – and talk to someone.** The agency has a Take a Beat campaign, advising

Continued on next page

people to stop and think before responding to unsolicited communications, and certainly before sending money to a stranger. “The common m.o. of these scammers is to put a lot of pressure on victims to make a hasty decision,” Delzotto says, “The most important thing is to get a second opinion from someone you trust. Say, ‘Hey, does this make sense that someone would offer me a guaranteed 20 percent return on this investment?’”

Delzotto adds that one victim reported sending his last \$12,000, money he needed for food, to a scammer promising returns on a crypto investment.

### **Practice good digital hygiene.**

Among other safe practices, don’t click on unsolicited links or respond to unsolicited calls or messages. For more, see our story on 15 ways to prevent fraud.

**Report fraud.** Report these crimes to local law enforcement and the FBI through IC3.gov. “Reporting is one of the first and most important steps in fighting crime so law enforcement can use this information to combat a variety of frauds and scams,” said FBI Director, Kash Patel, in a statement with the report. “The IC3...is only as successful as the reports it receives.”

You may not receive an immediate response, says Delzotto, because “we have a finite amount of resources.” But as it gathers more information, the FBI is able to spot patterns that can lead to prosecutions, he

explains. Through its Operation Level Up, started early last year, the FBI has aggregated and analyzed crypto investment fraud complaints, then traced the money flowing into criminals’ crypto wallets — enabling the agency to notify some 5,500 victims who were in the middle of a crypto scam and possibly prevent further losses.

Reports also help the FBI educate the public. When it receives multiple complaints about a particular scam — recently, it’s seen a surge in reports of road toll scam texts, for example — it can send out public service announcements with a warning and explanation. (You can sign up here.)

Scam victims can call AARP’s free Fraud Watch Network Helpline (877-908-3360) for information and support.

*Christina Lanzito covers scams and fraud, and is the books editor for aarp.org and AARP The Magazine. Also a longtime travel writer and editor, she received a 2020 Lowell Thomas Award for travel writing from the Society of American Travel Writers Foundation.*

## **Getting calls from a debt collector? You have rights**

By BCP Staff

You get a call out of the blue. The caller insists you owe money and says you’ll be arrested if you don’t pay immediately. You have no idea what she’s talking about. What do you do?

The FTC says that Global Circulation, Inc. (which did business using names like Consumer Impact Recovery and Total Mediation Solutions) used illegal threats like this to trick thousands of people into paying debts they did not owe — to the tune of \$9.6 million. To settle the FTC’s claims, GCI will be banned from the debt collection business.

Debt collectors can’t harass you, lie, or treat you unfairly. If you’re getting calls from debt collectors:

- Know that you can’t be arrested or jailed for not paying your bills and there’s a legal process for garnishing your wages to repay debts. If the person contacting you says otherwise, that’s a warning sign that they may not be legitimate.
- Before you agree to pay anything, get “validation information” to make sure you actually owe the debt and if so, that it’s the correct amount. If you still don’t recognize the debt — or if the amount seems wrong — dispute it with the collector by mail and ask for verification of the debt.
- Report debt collectors who break the rules: ReportFraud.ftc.gov.

**Learn more at [ftc.gov/debt](https://www.ftc.gov/debt).**



**BE THE DIFFERENCE**

**Report Abuse and Neglect of the Elderly or Vulnerable Adults**

**Call 1-800-652-1999**

**Nebraska Adult Protective Services**

# Avoid online JOANN impersonators and their fake sales

By BCP Staff



You may have heard the news: JOANN Fabric & Craft stores are closing — and holding big clearance sales before they shut their doors. Looking to grab some deals? The real JOANN sales are only happening in person in their physical stores. But that hasn't stopped scammers from setting up bogus websites with fraudulent deals claiming to give you 80-90% off. Here's how to avoid these JOANN online impersonators.

People report seeing ads for an online JOANN's bankruptcy sale while browsing sites like Facebook, Pinterest, or Nextdoor. But JOANN isn't selling online anymore — their own website says so. So if you click on the ad for a (fake) online JOANN sale, you'll go to the (fake) JOANN's website and see (fake) super-cheap deals. If you decide to buy, you'll pay and get an emailed receipt.

But soon, according to reports, you'll find out the receipt not from JOANN. Your bank or credit card statement will show you've paid someone other than JOANN, and you probably won't be getting a package to go with that bill.

To protect yourself from scams like this:

- **Be wary of unusually good deals.** Scammers often reel you in with supposed “limited-time” deals and crazy-low prices to convince you to buy quickly. But slow down and make sure you're dealing with the real thing.
- **Confirm the sale is legit.** Check with the store directly to see how they're running their sale. In this case, the real sale is in-store only, so online “JOANN's sales” are a scam. To check it out, go to the company's website using a URL you know is real to avoid a search result scam.
- **Pay by credit card, if possible.** Credit cards offer more protections than debit cards. Always keep records so you can dispute charges if you need to.

Share this alert with friends and family, and if you see a scam like this, **report it to the FTC.**



If you see the signs  
Take the time....

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Nebraska Adult  
Protective Services



\*Calls can be made anonymously

