

# OCTOBER 2014



### Trick or Treat?

*Understand financial scams*

Sometimes it's hard to tell whether or not something is a great financial opportunity or just too good to be true. Use October as the time to educate yourself about financial scams and abuse.

**5 Rules to live by:**

- 1 - Never give out personal information over the phone or online without knowing who you're talking to.
- 2 - Have a refusal script handy so it's easy to say no.
- 3- Sign up for the "Do Not Call List" so it is harder for telemarketers to find your number. Call 888-382-1222.
- 4 - Wait at least 24 hours after a sales pitch to make a decision.
- 5 - If it sounds too good to be true, it probably is. Be wary!

Share what you learn this month with a friend or family member to help protect them too!

Take a look at our [Elder Finance Abuse Resources](http://www.wiserwomen.org/index.php?id=661&page=Financial_Elder_Abuse_Resources) for more:

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
<i>Columbus Day</i>						Try placing a refusal script by the phone.
20	21	22	23	24	25	26
27	28	29	30	31		
				<i>Halloween</i>		