

Be WISER! About Social Security Phone Scams

Social Security phone scams are the #1 type of fraud reported to the Federal Trade Commission and Social Security. Recently, these scams have skyrocketed. Scammers prey on emotion – generally fear – to get people to act. Older people are frequently targeted, so they need to be able to recognize a scam call, end the call and report it.

Be INFORMED About Social Security

Social Security WILL:

- Mail you a letter if there is a problem.
- Mail you a letter with detailed information if payments are due. You have the ability to appeal the decision.
- Use emails, text messages, and social media to provide GENERAL Social Security information (not personal or financial information).

Social Security WILL NOT:

- Threaten you.
- Tell you that your Social Security Number has been or might be suspended.
- Call to demand a payment.
- Ask you for credit or debit card numbers over the phone.
- Require a specific means of debt repayment, like a pre-paid debit card, a retail gift card, or cash.
- Demand that you pay a Social Security debt without the ability to appeal the amount you owe.
- Promise a benefit approval, or increase, in exchange for information or money.
- Request personal or financial information through email, text messages, or social media.

Be AWARE – What Scammers Do:

- They say there is problem with your Social Security Number or account.
- They ask for personal information, such as your Social Security Number or bank account.
- They claim that to fix the problem or to avoid arrest you must pay a fine or fee using retail gift cards, pre-paid debit cards, wire transfers, or cash.
- They use caller ID numbers that look like official government numbers but are NOT. These calls are NOT from the Social Security Administration.

Additional Resources to Avoid Financial Abuse:

- To prevent telemarketers from calling you, sign up for the National “Do Not Call” Registry by going www.donotcall.gov or call **1-800-382-1222**. Charities, political organizations and surveys are excluded from the “Do Not Call List”
- Department of Health & Human Services – National Center on Elder Abuse. Provides resources on elder abuse, neglect and exploitation to professionals and the public at www.ncea.acl.gov
- For additional WISER/SIFMA fact sheets on Elder Financial Abuse, visit WISER’s website at www.wiserwomen.org or email us at info@wiserwomen.org

Reduce the risk! Post this checklist near your phone:

- ★ If a caller states there is a problem with your Social Security Number or account: **HANG UP!**
- ★ **DO NOT** provide the caller with money – cash, gift, wire transfers, or pre-paid debit cards – or personal information.
- ★ **REPORT IT** to the Social Security Fraud Hotline **1-800-269-0271** or the Social Security Law Enforcement Team at the Office of the Inspector General (OIG) www.oig.ssa.gov.