



Steps to Help Stay Safe from Scams

Scam tactics fueled by new technology are harder to detect than ever before. Here are some things we can all do to harden our defenses, and steps to take when a scam occurs.

5 WAYS TO HELP PROTECT DEVICES, DATA AND MONEY

Create Stronger Passwords

Use long, unique passwords or passphrases for every account and consider using a password manager.

Use Multi-factor Authentication

Turn it on whenever possible to add protection beyond your username and password.

Monitor and Freeze Your Credit

Check your credit reports regularly and freeze your credit to stop anyone from using stolen information to open accounts in your name.

Enable Automatic Updates on Devices

Set devices and software to automatically install updates as soon as they are available.

Shred Sensitive Information

Shred documents containing personal or financial information before discarding them.

Learn more: aarp.org/protectyourself

KNOW THE TRIGGERS. KNOW THE RESPONSE: PAUSE. REFLECT. PROTECT.

Keeping up with the latest scams can be exhausting. But learning the warning signs most scams have in common can help keep you safer.

Most scams share three red flags:

1. Unexpected contact
2. Surge of emotion
3. Sense of urgency

When these red flags appear together, take an “active pause”:

- **Pause**
Take time to process what’s happening.
- **Reflect**
Does this make sense? Can I verify it?
- **Protect**
Take control and defend yourself and your money.

Learn more: aarp.org/pause



PAUSE.



REFLECT.



PROTECT.

HOW AND WHY TO REPORT FRAUD

Few victims report their fraud experience. Many don't realize it's a crime, feel shame or embarrassment, or aren't sure where to report.

Here's where to start:

- ✓ Contact your financial institution immediately.
- ✓ Report to local law enforcement—it's a financial crime.
- ✓ Report to federal authorities at [ic3.gov](https://www.ic3.gov).
- ✓ Share your experience with lawmakers to drive action to address fraud.

Learn more: aarp.org/reportfinancialcrimes



AARP FRAUD RESOURCES

AARP Fraud Watch Network equips you with reliable, up-to-date insights, alerts and fraud prevention resources to help you spot and avoid scams and protect your loved ones.

aarp.org/fraudwatchnetwork

The **AARP Fraud Watch Network Helpline** offers free support and guidance. If you or a loved one has been targeted by a scam, you are not alone.

aarp.org/fraudhelpline



877-908-3360

Scan the code to save the number to your contacts.

Join a fraud victim support group:

aarp.org/fraudsupport

Subscribe to Watchdog Alerts:

Text FWN to **50757**

aarp.org/watchdogalerts

See or share scams in your area:

aarp.org/scammap

Change the narrative on fraud victims:

aarp.org/saythis

Listen to The Perfect ScamSM podcast wherever you listen to podcasts:

aarp.org/theperfectscam

Learn about scams targeting veterans:

aarp.org/vetsfraudcenter

Find local fraud prevention events:

aarp.org/fightfraudhere

Get involved as an AARP fraud volunteer:

aarp.org/fraudvolunteer

AARP Fraud Watch Network™
aarp.org/fraudwatchnetwork

AARP Fraud Watch Network Helpline
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