

**The 2025 Calendar
Edition Will be
Available for
Preview in August**

2024 Calendar

*A Year's Worth of Tips
to Help Protect You
From Scams & Frauds*

Compliments of:

Insert Your Business Card
in this Clear Holder...
**Seen Daily
Throughout the Year!**

12 Month Planner

This 2024 calendar has information to help make you aware of the many scams and frauds older adults face today. There are monthly tips along with useful reference pages. These pages include a list of the most common frauds and scams, ways to protect yourself and where to go for help if you are a fraud victim. There is also a checklist at the back of the calendar with reminders to review throughout the year.

Identification:

Name _____

Phone _____ ☐ Cell or ☐ Home

Address _____

City _____ State _____ Zip _____

E-mail _____

Person to Notify in Case of Emergency:

Name _____

Phone _____ ☐ Cell or ☐ Home

Relationship _____

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This is a Full-Size PDF Copy of ACP's 2024 Senior Fraud Prevention Pocket Planner Calendar

36 total pages; planner size closed: 6-1/2" high x 4-1/4" wide high; opens to 6-1/2" x 8-1/2"

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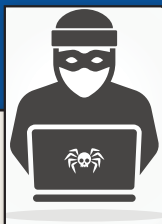
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Gary W. Ford, ACP publisher gford@acpinc.com •
Phone: 1-800-828-8225 • SeniorCalendarOrders.com

Frauds & Scams Are a Growing Problem in the U.S.

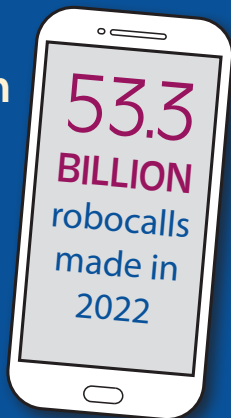
84%

Increase in total
losses from
2021 to 2022

The average loss
per victim was
\$35,108



The most common
types of frauds
reported were **Tech**
and **Customer**
Support schemes.



60+

Age group with
fraud losses of

3.1

billion dollars
in 2022

Victims of fraud ages
70-79 who actually
report fraud is only

20%

Common Frauds and Scams

These two pages describe the most popular scams and frauds as reported by local, state and federal officials. The reference pages that follow this section provide tips that can help you avoid many of these schemes. In the back of the calendar, you'll find a list of where to go for help.

- **Government Impersonation Scams:** Scammers pretend to be from the IRS, Social Security or Medicare, and tell the victim they will be arrested, deported or lose benefits. They then ask for personal identifying information or payment.
- **Sweepstakes/Lottery Scams:** You receive calls or mailings claiming you have won a substantial amount of money, but must first pay a fee or taxes to collect your winnings. These winnings are non-existent.
- **Tech Support Scams:** Scammers contact you, posing as tech support representatives. They claim your computer has a virus or other issues. Then they request remote access to your device to steal information or demand payment for “fixing” the problem.
- **The Grandparent Scam:** Fraudsters impersonate grandchildren or other relatives in distress. They claim they need immediate financial help due to an emergency, such as an accident or legal trouble.

- **Romance Scams:** Scammers create fake online profiles, often on dating websites, and establish romantic relationships. They exploit emotions and trust to request money.
- **Investment Fraud:** Retirees are targeted with promises of high returns or guaranteed income in either non-existent or high-risk investment schemes.
- **Robocall/Phone Scams:** Fraudsters often “spoof” a number, making it appear as if a call is coming from a legitimate organization. There are many variations of this scam, most ending with the caller requesting money.
- **Medicare Fraud:** Scammers pose as healthcare providers, offering unnecessary services or equipment, and bill Medicare for these fraudulent claims.
- **E-mail and Text Message Fraud:** E-mails or text messages may appear to be from a bank, credit card company or other business. They request personal data, such as log-in passwords, Social Security numbers or credit card information.
- **Internet Fraud:** Pop-up browser windows that look like anti-virus software are actually expensive fake programs or actual viruses.

Sources: FBI, National Council on Aging, AARP

Tips For Avoiding Scams and Frauds

Experts recommend reviewing the following points as a way to help you avoid becoming a fraud victim. See the *Where to Get Help* section in the back of the calendar if you think you have been scammed.

- Scammers create a sense of urgency, so resist pressure to act quickly. Call the police if you feel there is a danger to yourself or a loved one.
- Always be cautious when you receive a phone call, text, e-mail, mailing or in-person visit from someone you do not know. If they ask for personal information (like a Social Security number or log-in information) or money, it is most likely a scam.
- Be suspicious if anyone demands payment by cryptocurrency, prepaid gift cards, wire transfers or mailing cash.
- If you suspect you are the victim of a fraud, immediately contact your financial institution to place protections on your accounts.
- Seek advice from trusted sources, such as family members, friends or professionals, before making major financial decisions.
- Stay informed. Seek information on frauds and scams from AARP, the FBI or other trusted websites.

- Government or law enforcement will never contact you by phone to say that you are under investigation.
- If someone you don't know contacts you and asks for remote access to your computer, it's a scam. Contact someone you trust.
- Be careful what you post online. Scammers can use information from social media to better understand and target you.
- Use strong and unique passwords for online accounts, and shred documents with personal information before discarding them.
- Use antivirus software from a reputable company and keep it up to date.
- Never open an e-mail attachment from someone you do not know.
- Be careful of pop-up windows on your computer, tablet or cell phone. Shut down your device and disconnect from the internet if a pop-up message locks your screen.

Source: FBI, Consumer Financial Protection Bureau, Federal Trade Commission

JANUARY
2024

DECEMBER 2023

S	M	T	W	T	F	S
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31						

FEBRUARY

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Notes

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 New Year's Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15 Dr. Martin Luther King, Jr. Day	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	Beware of fake IRS or other government agency calls demanding immediate payment or threatening legal action. Never make payments by wire transfer, gift cards or cryptocurrency.		

JANUARY

FEBRUARY 2024

JANUARY
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28 29 30 31

MARCH
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31

Notes

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Valentine’s Day is February 14th. This month and every month, be aware of sweetheart scams. One warning sign? Any online connection that asks you for money.				1	2 Groundhog Day	3
4	5	6	7	8	9	10
11	12	13	14 Valentine’s Day Ash Wednesday	15	16	17 Lunar New Year
18	19 Presidents’ Day	20	21	22	23	24
25	26	27	28	29		

MARCH
2024

2024	SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
FEBRUARY S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	Promises of high returns or guaranteed income are potential warning signs of investment fraud. Talk with a trusted financial advisor before making any investments.					1	2
	3	4	5	6	7	8	9
APRIL S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	10 Ramadan begins at sundown Daylight Saving Time Begins	11	12	13	14	15	16
Notes 	17 St. Patrick's Day	18	19 Spring begins	20	21	22	23
	24 Palm Sunday Easter 31	25	26	27	28	29 Good Friday	30 MARCH

MARCH

APRIL 2024

MARCH
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31

MAY
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Notes

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1 April Fools' Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15 Income taxes due	16	17	18	19	20
21	22 Passover begins at sundown	23	24	25	26	27
28	29	30	If someone claiming to be your grandchild calls urgently asking for money, verify their identity with other family members before sending anything. Contact the police if you believe someone is in danger.			

MAY 2024

APRIL

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JUNE

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Notes

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Tech support scams are increasing. Don't trust unsolicited calls or e-mails that claim your computer, tablet or cell phone has a virus. Hang up and contact a trusted professional.			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
Cinco de Mayo						Armed Forces Day
Mother's Day						
19	20	21	22	23	24	25
26	27	28	29	30	31	
	Memorial Day		National Senior Health & Fitness Day			

JULY 2024

JUNE
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AUGUST
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25 26 27 28 29 30 31

Notes

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4 Independence Day	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	Stay alert to home improvement scams. Verify contractors' credentials, get written estimates and don't pay upfront for work that hasn't been completed.		

AUGUST
2024 **SUNDAY**

JULY

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SEPTEMBER

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29	30					

Notes

[illegible]

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Scammers often create a sense of urgency to pressure you into making fast decisions. Be skeptical of phone calls or e-mails requesting immediate action.				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
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AUGUST

SEPTEMBER 2024

AUGUST
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OCTOBER
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27 28 29 30 31

Notes

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2 Labor Day	3	4	5	6	7
8	9	10	11	12	13	14
15 National Grandparents Day	16	17	18 Patriot Day	19	20	21
22 Autumn begins	23	24	25	26	27	28
29	30	Medicare’s annual open enrollment season begins next month on October 15th. Watch for Medicare card scams. Protect your personal information and never share it with callers claiming to provide new cards or benefits.				

OCTOBER
2024

SEPTEMBER

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NOVEMBER

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Notes

[illegible]

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Check your credit report for any errors. Get a free credit report once a year. Visit: AnnualCreditReport.com.		1	2 Rosh Hashanah begins at sundown	3	4	5
6	7	8	9	10	11 Yom Kippur begins at sundown	12
13	14 Columbus Day	15 Medicare Annual Enrollment Period begins	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31 Halloween		

OCTOBER

NOVEMBER
2024

OCTOBER

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
There are many fake charities. Never give personal information or payment details over the phone.					1	2
3	4	5	6	7	8	9
Daylight Saving Time ends		Election Day				
10	11	12	13	14	15	16
	Veterans Day					
17	18	19	20	21	22	23
24	25	26	27	28	29	30
				Thanksgiving		NOVEMBER

DECEMBER

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Notes

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NOVEMBER

DECEMBER 2024

NOVEMBER
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JANUARY 2025
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12 13 14 15 16 17 18
19 20 21 22 23 24 25
26 27 28 29 30 31

Notes

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7 Medicare Annual Enrollment Period ends
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25 Christmas Hanukkah begins at sundown	26 Kwanzaa begins	27	28 Winter begins
29	30	31 New Year's Eve	Shopping online for the holidays? Watch out for unsolicited e-mails or websites that offer very low prices, and request payment through unsecure methods. If the prices sound too good to be true, they probably are.			

Where to Get Help

If you, a loved one or a friend feel you are a victim of fraud, follow these initial steps.

1 Contact Your Financial Institution

Place protections on your account.

Financial institution contact:

2 Contact Local Law Enforcement

Contact your local police department or sheriff's office for assistance.

Law enforcement contact:

3 Contact Your State Attorney General

Visit naag.org/find-my-ag to find your state attorney general.

State attorney general's contact:

Notes: _____

Here are additional resources that may be helpful.

- **AARP Fraud Watch Network**

1-877-908-3360, aarp.org/fraudwatchnetwork

Get guidance from fraud specialists.

- **Department of Justice National Elder Fraud Hotline**

**1-833 FRAUD-11 (1-833-372-8311),
ovc.ojp.gov/program/stop-elder-fraud**

Case managers are available to assist you.

- **FBI Internet Crime Complaint Center (IC3)**
ic3.gov

This is the federal hub for reporting cyber crime.

Fraud specialists provide free support and guidance.

- **Eldercare Locator**

1-800-677-1116, eldercare.acl.gov

Find services for older adults through this public service from the U.S. government.

- **Federal Trade Commission (FTC)**

**1-877-FTC-HELP (1-877-382-4357),
reportfraud.ftc.gov**

You can report anything you think is a fraud, scam or bad business practice.

- **National Council on Aging (NCOA)**

1-571-527-3900, ncoa.org

Find tips on avoiding scams and frauds.

2024 Fraud Prevention Checklist

Here's a checklist of things to do throughout the year to help prevent scams and fraud.

- ☐ **Monitor Financial Statements:** Review your bank and credit card statements regularly to detect unauthorized activity.
- ☐ **Check Your Credit Report:** You have the right to request one free copy of your credit report each year by visiting **AnnualCreditReport.com**.
- ☐ **Shred Sensitive Documents:** Shred financial statements, bills or other documents containing personal information.
- ☐ **Use Strong Passwords:** Use strong, unique passwords for online accounts. Consider using a password manager. This is a computer program that helps you create, store and remember passwords.
- ☐ **Stay Informed:** Read reliable sources to stay current on common scams and frauds targeting older adults.
- ☐ **Ask For Help:** Seek advice from family members, friends or trusted professionals when making significant financial decisions, or if you suspect fraudulent activity.

2025

January

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February

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April

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July

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September

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October

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November

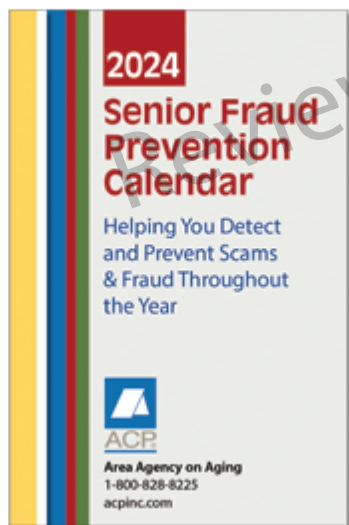
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December

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26	27	28	29	30	31	

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- 12-month calendar promotes your program while helping protect older adults from scams and fraud...every day of 2024!
- Senior-friendly format with larger type and “no-glare” paper stock for easier reading and writing.
- Extensive custom options.
- Available for immediate delivery.



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800-828-8225