



WORLD ELDER ABUSE AWARENESS DAY

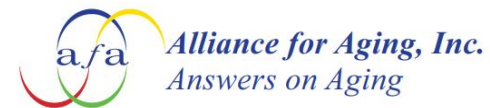
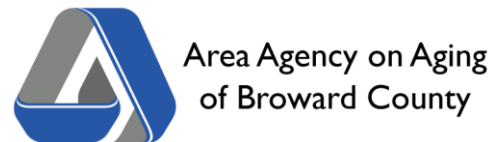
Building Strong Support for Elders

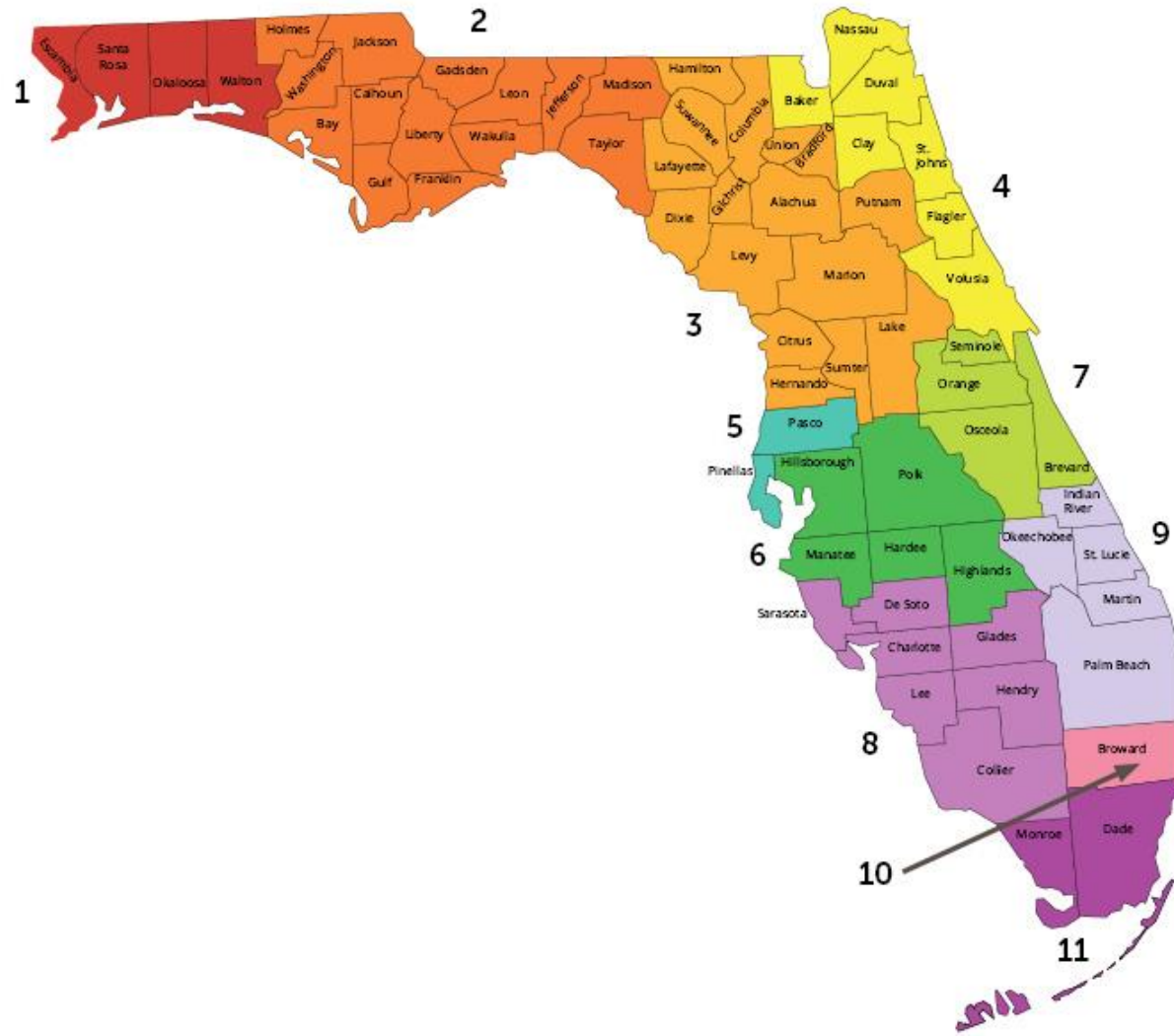
**Comon Scams and How to Avoid Them:
World Elder Abuse Awareness Day 2026**



Florida Association of Area Agencies on Aging

KNOW US BEFORE YOU NEED US





Florida Area Agencies on Aging and Aging and Disability Resource Centers

Housekeeping

- This session is being recorded to be posted to our website and social media for those who could not attend.
- Please remain muted with the camera turned off.
- Turn on “Speaker View” in top right-hand corner to have a better view of the speaker.
- Please type questions into the Chat Box. Questions will be answered once we reach the Q&A session.
- Due to the number of attendees, we may run into technical difficulties. Please be patient as we do our best to fix any issues!





WORLD ELDER ABUSE AWARENESS DAY

Building Strong Support for Elders

**Comon Scams and How to Avoid Them:
World Elder Abuse Awareness Day 2026**

FINRA

Financial Industry Regulatory Authority



Brooke Hickman
Director of FINRA's
Vulnerable Adults and
Seniors Team ("VAST")



World Elder Abuse Awareness Day

Area Agency on Aging of Florida | June 10,
2026

Brooke Hickman, FINRA

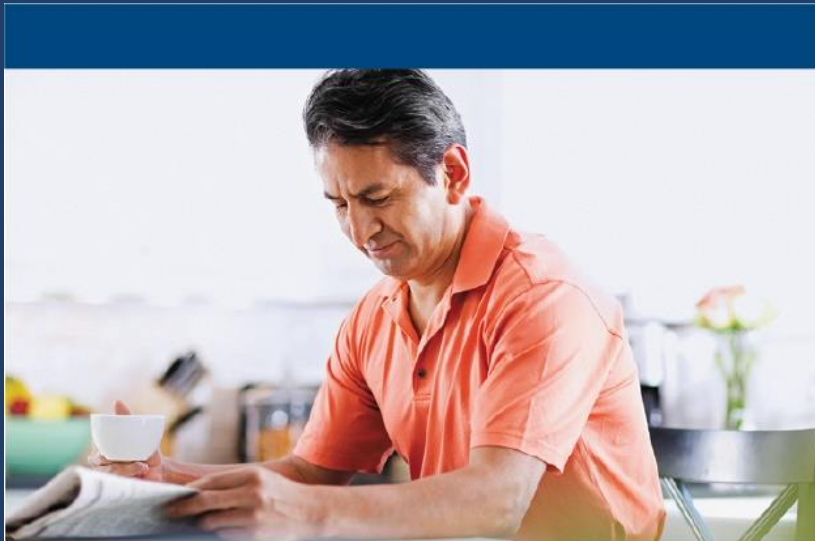


FINRA – Financial Industry Regulatory Authority

- Self-regulatory organization for U.S. broker-dealers
- Mission: investor protection and market integrity
- Deter misconduct by enforcing the rules
- Detect and prevent wrongdoing
- Discipline rule breakers



The mission of VAST is to deter, detect and investigate for financial exploitation and abuse of vulnerable adult and senior investors by utilizing technology to identify fraud and abuse perpetrated by bad actors seeking to harm vulnerable adult and senior investors, by providing assistance and education to internal and external stakeholders, and by investigating instances of potential abuse or exploitation.



FINRA Securities
Helpline for Seniors™



(844) 57-HELPS

(844-574-3577)

www.finra.org/investors/need-help

A toll-free number that senior investors can call to get assistance from FINRA or raise concerns about issues with brokerage accounts and investments.

The Anatomy of a Scam

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Phantom Riches



**Assess the pitch.
Is the salesperson dangling incredible
returns or guarantees?**



Source Credibility



**Credibility can be faked.
Can the claims be independently verified?**



Social Concensus



**Does the pitch focus
on how many others are interested?**



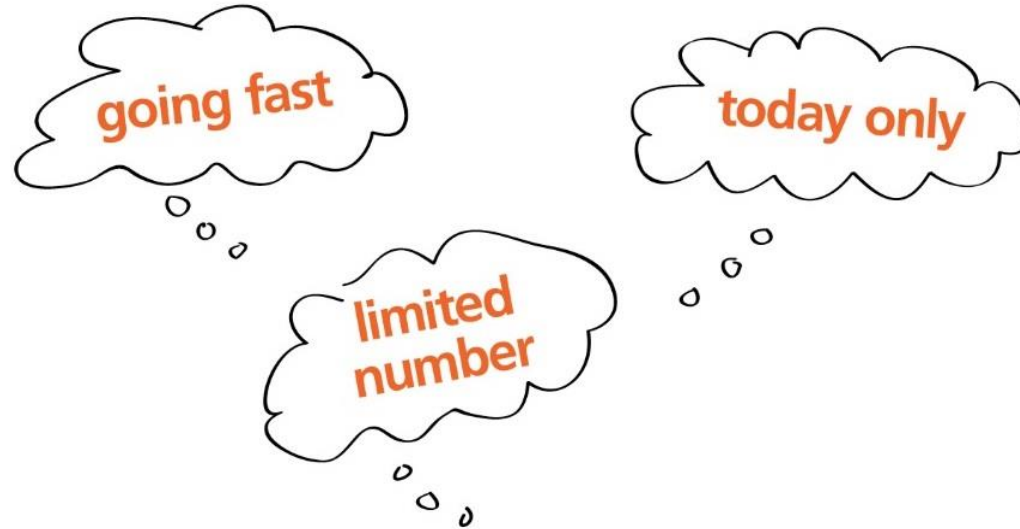
Reciprocity



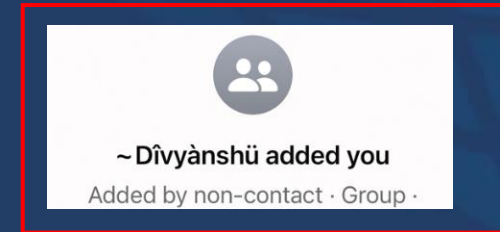
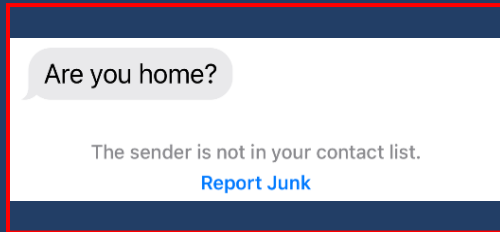
Was the pitch preceded by a free meal, book, or video? Do you feel obliged to return a favor?



Scarcity



**Does the pitch claim limited supply?
Is the promoter urging immediate action?**



- “Opportunities” for high returns
 - **Investments:** pump & dump (stock manipulation) scheme
 - **Crypto:** fake platform, no real investment
- Secrecy / Requests to keep quiet
- Might see initial gains and allow early withdrawals
- Enticed to keep adding funds (*inc. borrowing from or recruiting others*)

Do Not Engage

It is a SCAM

Common Scam Typologies

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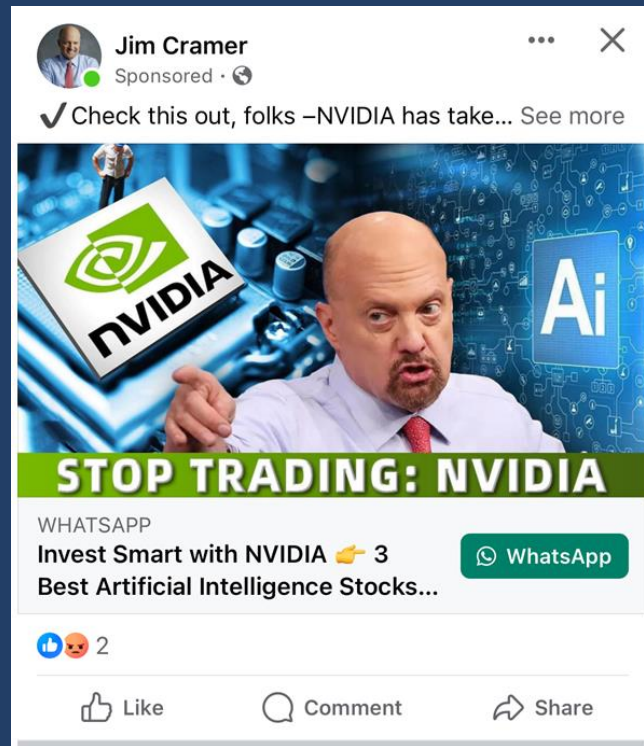
Imposter
Scams were
the costliest
scam in 2024

Impersonations come in various forms

- ✓ Government impersonations
- ✓ Company impersonation
- ✓ Financial professional impersonation
- ✓ Celebrity impersonation
- ✓ Product impersonation



Social Media Investment Club Scams



Jim Cramer
Sponsored · 🌐

✓ Check this out, folks –NVIDIA has take... See more

STOP TRADING: NVIDIA

WHATSAPP
Invest Smart with NVIDIA 👉 3
Best Artificial Intelligence Stocks... [WhatsApp](#)

👍👎 2

Like Comment Share

This is a sponsored Facebook post from Jim Cramer. The image shows him pointing at a computer monitor displaying the NVIDIA logo and the text 'STOP TRADING: NVIDIA'. The post includes a WhatsApp link and a 'See more' button.



Cathie Wood
Sponsored
Library ID: C

✈️ "Stocks Ignited" — Cathie Wood Personally Unveils Investment Secrets!
🚫 Want to truly master the essence of stock investing? Welcome to Cathie Wood's Exclusive Investment Community!
🌟 Here, you're not just an investor, you're a future wealth creator. Let's venture into the mysteries of the stock world together.
🔍 Our Commitment...

**FORGET TESLA & NVIDIA
THESE 3 DIRT-CHEAP STOCKS
WILL 10X IN 2024**

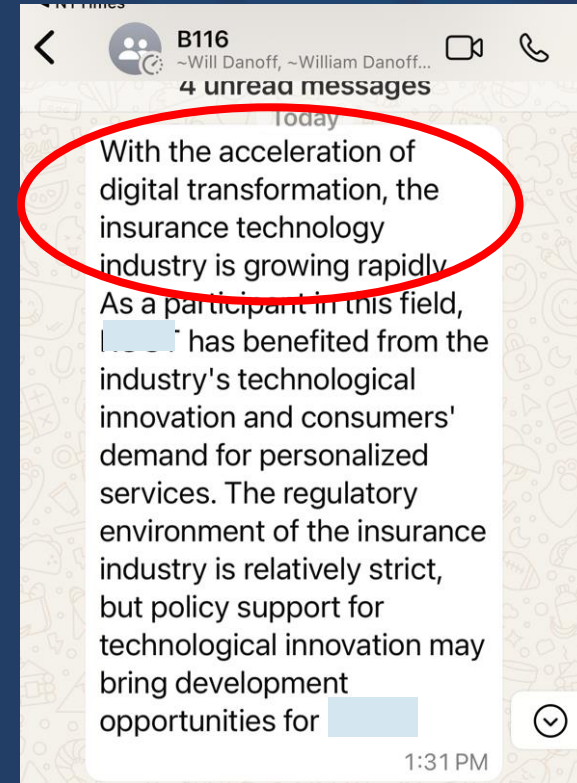
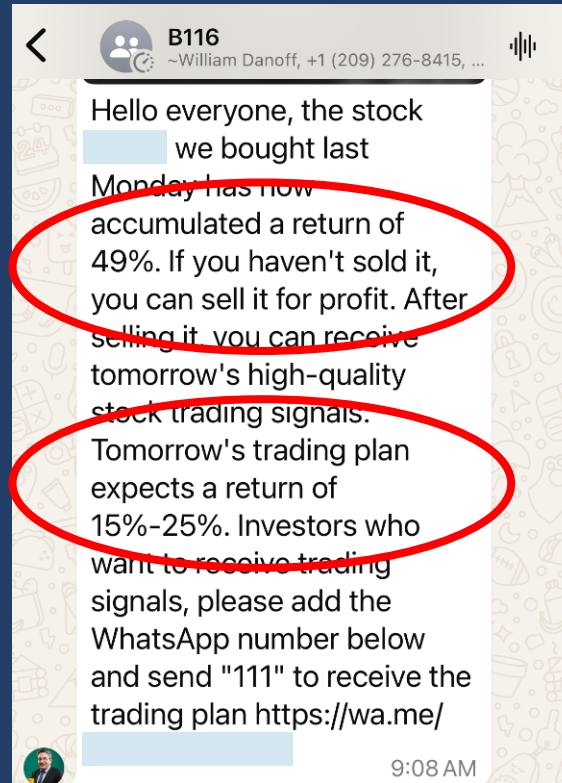
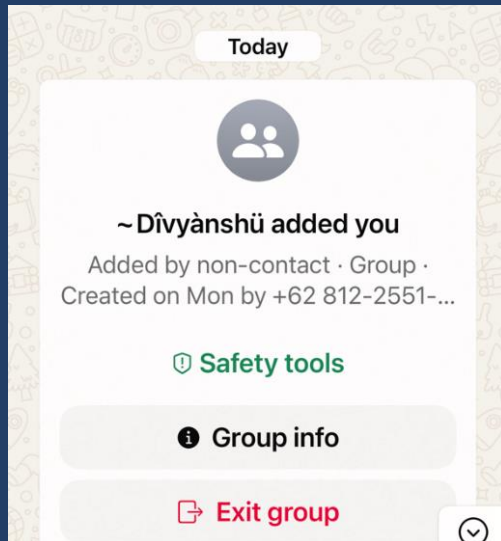
FB.ME
✈️ "Under Cathie Wood's Guidance, Unleash Your Stock Potential and Seize Tomorrow's..." [Learn more](#)

This is a sponsored Facebook post from Cathie Wood. The image features her and a man, with text that reads 'FORGET TESLA & NVIDIA THESE 3 DIRT-CHEAP STOCKS WILL 10X IN 2024'. The post includes a 'Learn more' button and a 'FB.ME' link.

Imposters Abound

Beware Encrypted Chat

Encrypted Chat



Charting the Dump



Relationship Investment Scams

- Unexpected contact by unknown person
- Establish friendship / relationship
- Eventually introduces investment opportunities or mentions returns in crypto

Are you home?

The sender is not in your contact list.
[Report Junk](#)

You forgot your bag

The sender is not in your contact list.
[Report Junk](#)

Why can't I reach you by phone? Have you blacklisted me?

The sender is not in your contact list.
[Report Junk](#)

Can I have a conversation for a couple minutes

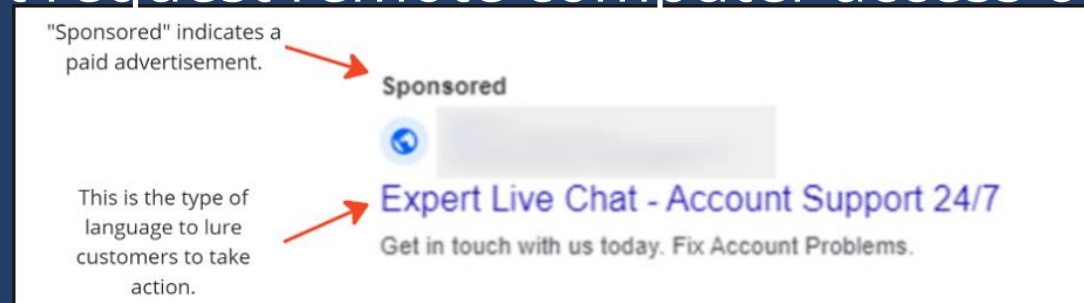
The sender is not in your contact list.
[Report Junk](#)

Don't Respond

Report & Delete

Support Center Ad Scams

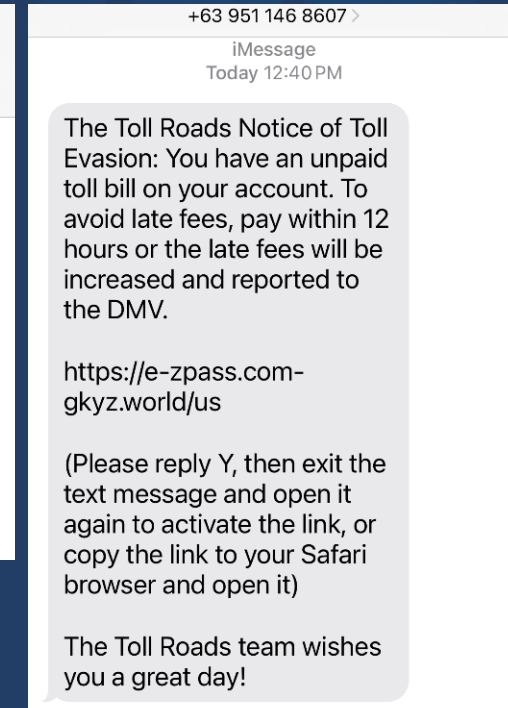
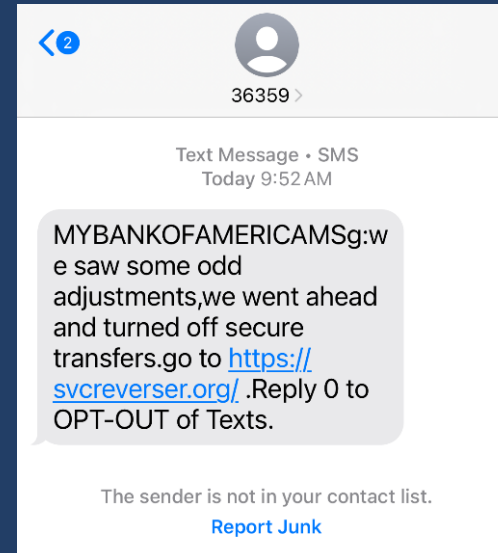
- Sponsored ad mimicking firm or legitimate business
(i.e., name, logo and/or language)
- URL or call number leads to an imposter
- Might request remote computer access or PII



Don't Click Use Known Channels Refuse Remote Access

Other Cyber-Related Scams

- Account Takeover
- Email Account Compromise
- Phishing & Smishing
- SIM Swapping
- Requests for Remote Computer Access



Don't Repeat Passwords Monitor Accounts Use MFA



WORLD ELDER ABUSE AWARENESS DAY

Building Strong Support for Elders

**Comon Scams and How to Avoid Them:
World Elder Abuse Awareness Day 2026**

The Florida Senior Legal Helpline



Sarah McIlrath

**Managing Attorney Florida
Senior Legal Helpline at
Bay Area Legal Services**



The Florida Senior Legal Helpline

The Senior Legal Helpline is funded by the Florida Department of Elder Affairs and managed by Bay Area Legal Services, Inc.



What is the Florida Senior Legal Helpline?

- ❖ Started in 2005
 - ❖ Statewide
 - ❖ Free services
 - ❖ Civil legal advice
- 

Eligibility

- ✓ 60 years of age and older
- ✓ Under 300% FPL

(For one senior, estimated **\$0 - \$45k annual income** of Federal Poverty Level guidelines)

- ✓ No asset restrictions

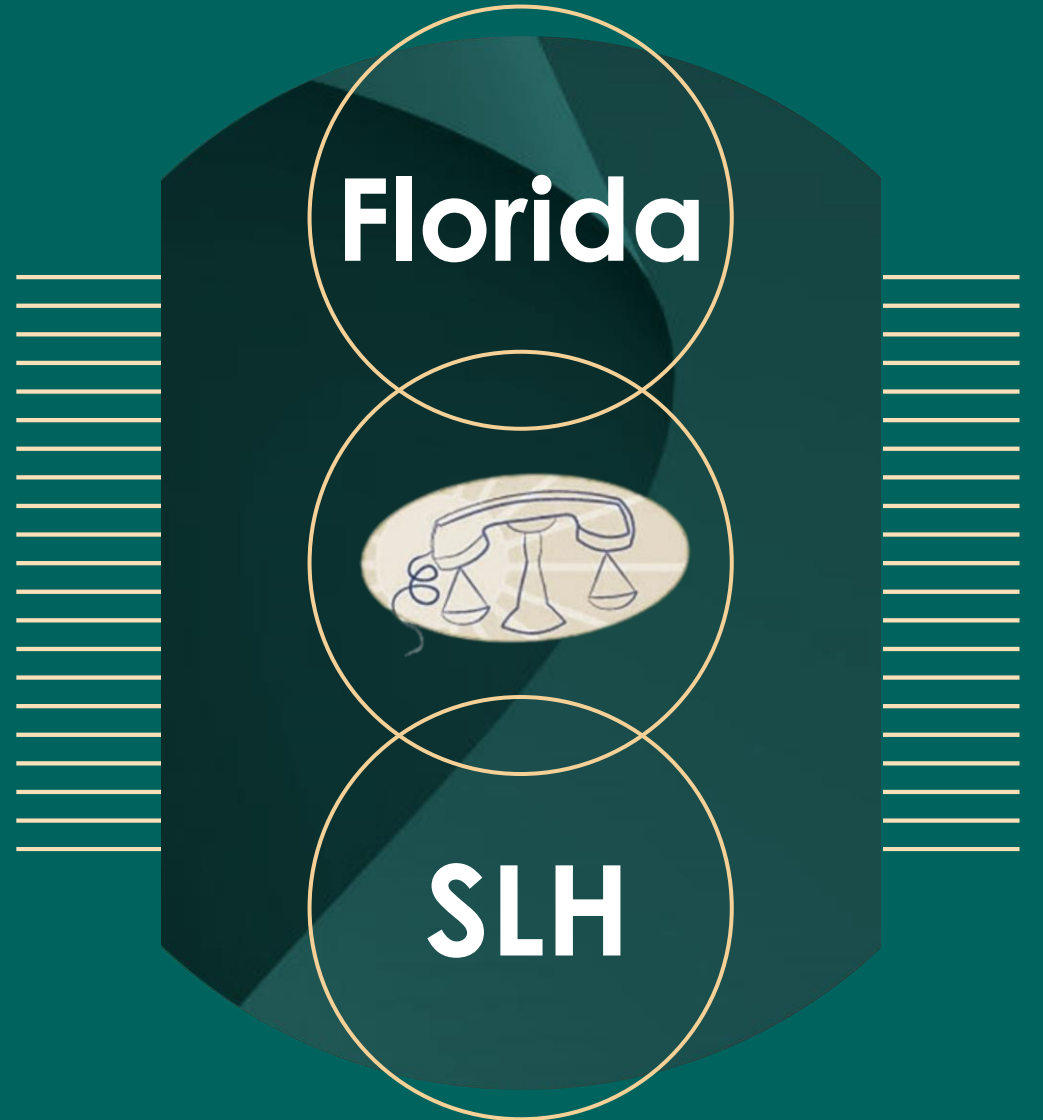


Who are we?

Personnel: 10

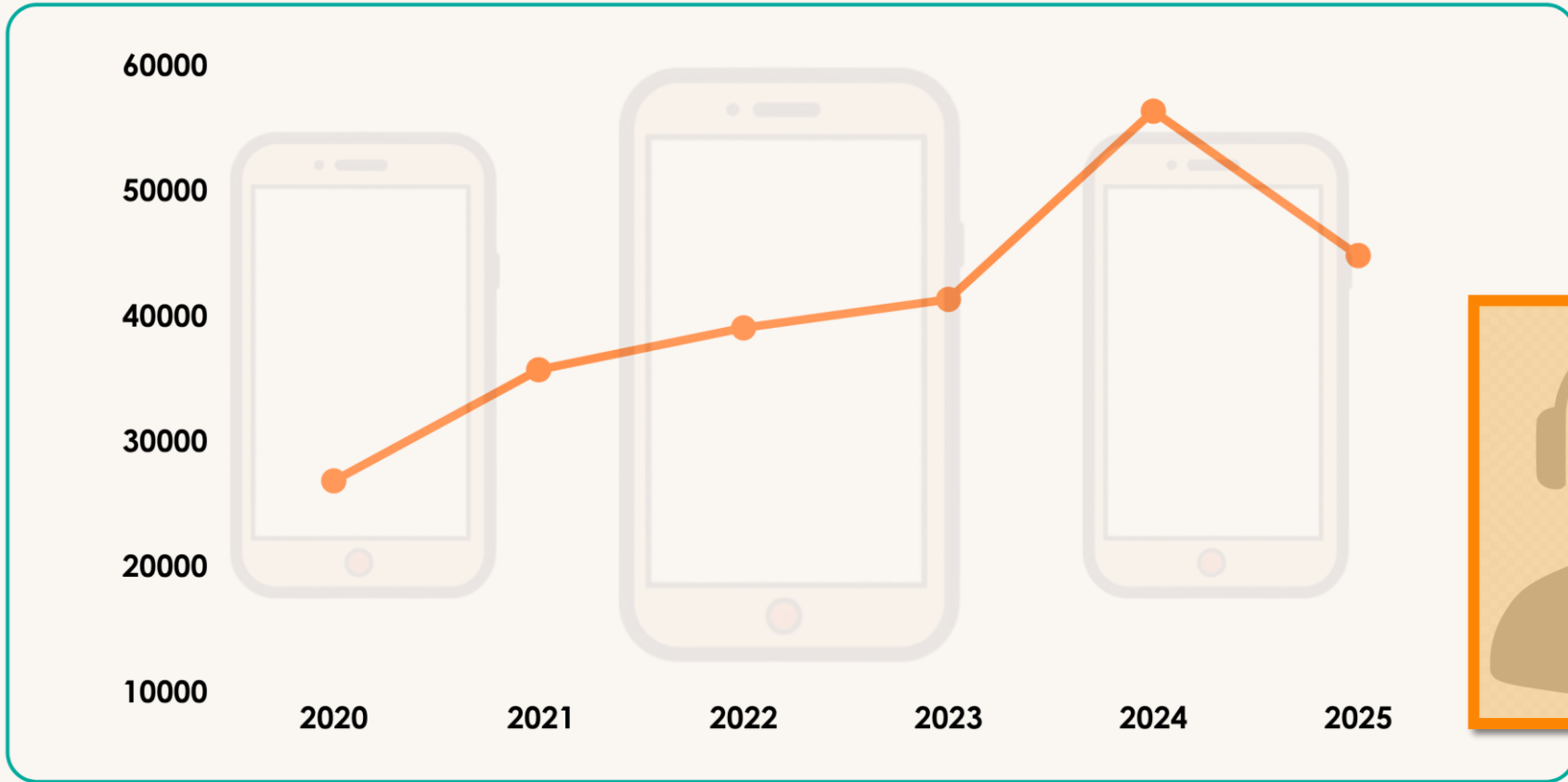
Retention: 8 years

Experience: 24 years



FL SENIOR LEGAL HELPLINE

Calls Received 2020-2025



2026 is on track for 53,000 calls!



2020	2021	2022	2023	2024	2025
26,712	35,578	38,925	41,198	56,214	*44,692

*Switched to new phone system

How it works:



The client calls the Florida Senior Legal Helpline to set up an appointment with an experienced attorney.

How it works:



2

On appointment day, the attorney calls the client and gathers relevant facts, then provides legal advice or brief legal services as appropriate to the client's situation.

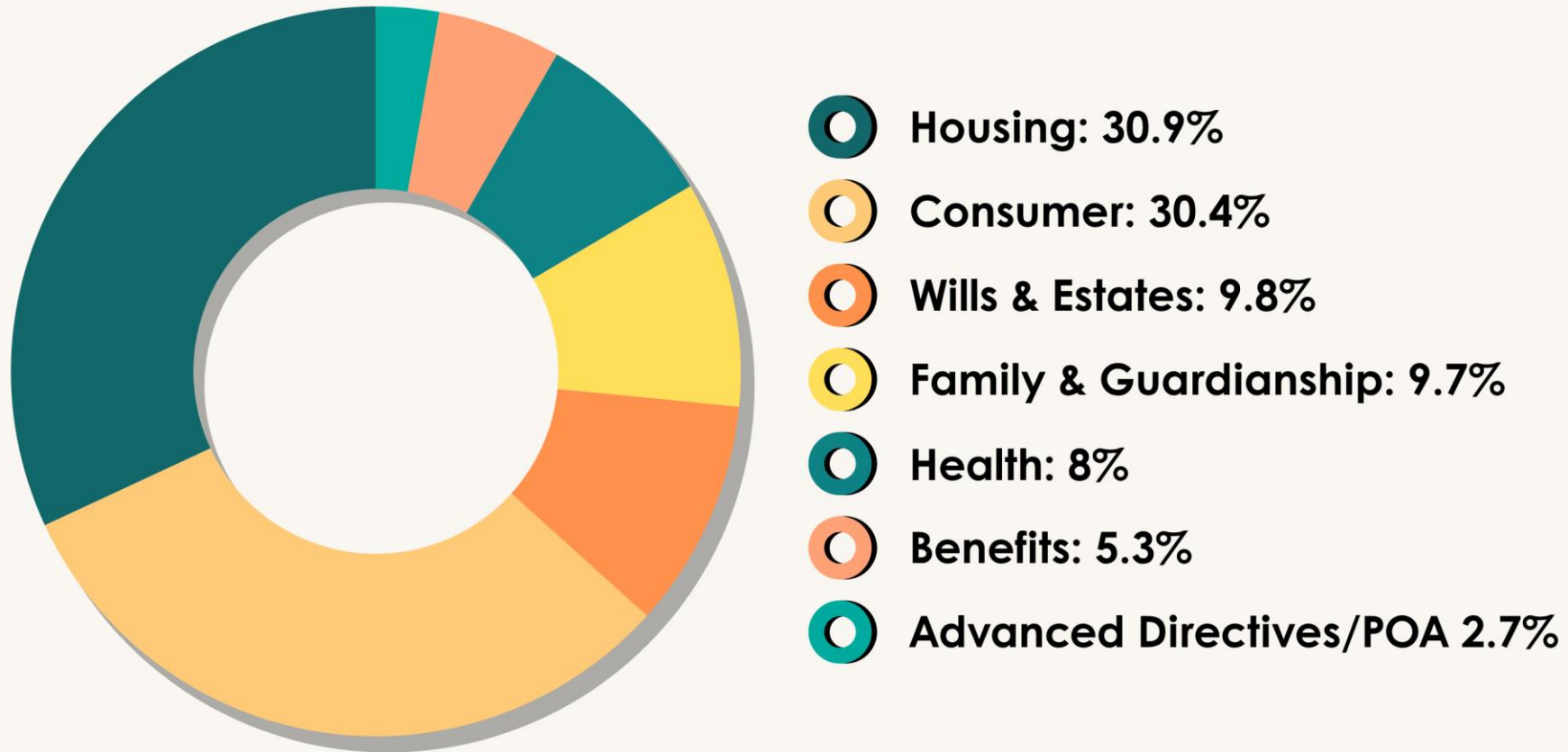
How it works:

3

If additional services are necessary and available, the client receives referrals or extended services according to the referral matrix.

Types of Cases

CASE AREA STATISTICS*



*Based on 2024 Closed Cases Report

TOTAL NUMBER OF FL SENIOR LEGAL HELPLINE CASES



Total number of cases
handled by SLH since
2005

42,786

Questions?

CONTACT INFO:

Florida Senior Legal Helpline

888-895-7873

WORLD ELDER ABUSE AWARENESSES DAY 2026

Law Enforcement Response to Elder Fraud



**Officer Joel
Quattlebaum**

Senior Services Officer





LARGO POLICE DEPARTMENT

WORLD ELDER ABUSE AWARENESSES DAY 2026

Law Enforcement Response to Elder Fraud



Course Objectives

- 1) Identify Florida State Statutes used in law enforcement investigations involving seniors
- 2) Identify the difference between elder fraud and scams
- 3) Identify reporting criteria and methods
- 4) Review law enforcement case studies



Commonly Used Florida State Statutes:

- 1) Scheme to Defraud (F.S.S. 817.034)
- 2) Fraudulent Possession of Personal Information (F.S.S. 817.5685)
- 3) Fraudulent Use of a Credit Card (F.S.S. 817.61)
- 4) Unlawful Possession of Stolen Credit Card (F.S.S. 817.60(8))
- 5) Exploitation of the Elderly (F.S.S. 825.103)
- 6) Elder Abuse (F.S.S. 825.102)
- 7) Elder Neglect (F.S.S. 825.102 [3B/3C])
- 8) Adult Protective Services (F.S.S. 415)



Elder Fraud:

- Actual financial loss
- Compromise of personally identifiable information (PII)
- Report to law enforcement

Scams:

- Solicitations/attempts to obtain:
 - 1) Money
 - 2) Personally identifiable information (PII)
- Report to Federal Trade Commission or FBI Internet Crime Complaint Center (IC3)



Scam Reporting Terminals:

Federal Trade Commission - <https://reportfraud.ftc.gov/>

- Phone Call and Mail-based Scams

FBI IC3 - <https://www.ic3.gov/Home/DirectComplaint>

- Email / Text SMS / Internet-Based Scams



IC3 Complaints in 2025

Highlights

1,008,597 Complaints
\$20.877 Billion Total Losses
26% Increase in Losses From 2024
\$20,699 Average Loss

By Age Group

Age Group	Complaints	Losses
60+	201,266	\$7,746,911,371
50-59	124,820	\$3,676,138,586
40-49	167,066	\$2,957,773,418
30-39	153,293	\$1,742,438,917
20-29	112,069	\$563,103,982
Under 20	31,254	\$67,102,440

Top 10 Crime Types By Loss in 2025 As Reported by Complainants 60+

Crime Type	Loss
Investment	\$3.5 billion
Tech/Customer Support	\$1 billion
Confidence/Romance	\$584 million
Business Email Compromise	\$568 million
Government Impersonation	\$413 million
Personal Data Breach	\$324 million
Lottery/Sweepstakes/ Inheritance	\$136 million
Non-Payment/ Non-Delivery	\$127 million
Real Estate	\$123 million
Employment	\$78 million

Read more in the 2025 IC3 Annual Report
<https://www.ic3.gov/AnnualReport/Reports>

REPORT IT!

If you, or someone you know, is a potential victim of cyber-enabled fraud, file a complaint with the IC3.

www.ic3.gov

Filing tips:

- Retain original records: emails, letters, checks, receipts, shipping documents, etc.
- Financial transaction information.
- Information used by the criminals such as bank accounts, addresses, e-mails, websites, and phone numbers.

Contact financial institutions to safeguard accounts, and credit bureaus to monitor your identity for suspicious activity.

Please visit the FBI Elder Fraud website for more resources.

www.fbi.gov/elderfraud

The U.S. DOJ, Office for Victims of Crime also offers the National Elder Fraud Hotline as a resource to assist with reporting.

(833) FRAUD-11

(833) 372-8311



INTERNET CRIME COMPLAINT CENTER



REPORT - ANALYZE - ENHANCE - REFER - COLLABORATE - SHARE

U.S. Department of Justice
Federal Bureau of Investigation
Cyber Division



INTERNET CRIME COMPLAINT CENTER

ELDER FRAUD

www.ic3.gov



**NATIONAL ELDER
FRAUD HOTLINE**

1-833-FRAUD-11

1-833-372-8311



Common Elder Fraud Schemes ♦ *Could you be a victim?*

Investment: Criminals offer unsuitable investments, fraudulent offerings, and unrecognized products which can result in the theft or misappropriation of funds. ♦ *Have you been asked to invest in cryptocurrency?*

Tech Support: Criminals pose as tech/customer support offering to help with non-existent issues, such as computer viruses or hacked accounts. ♦ *Has someone claiming to be a tech or customer support requested money to remove a virus or child pornography from your computer or secure your account?*

Romance: Criminals pose as interested romantic partners on social media or dating websites. ♦ *Has someone you never met claimed to be romantically interested in you but requests you send them money or something else of value?*

Grandparent/Emergency: Criminals pose as a relative, usually a child or grandchild, claiming to be in immediate financial need. Perpetrators are relatives or acquaintances of the elderly victims and take advantage of them or otherwise get their money. ♦ *Has someone contacted you claiming a family member is in danger or jail, and you must send money now to avoid further harm?*

Government Impersonation: Criminals pose as government employees and threaten to arrest or prosecute victims unless they agree to pay. ♦ *Has someone claiming to be the bank or government requested money, or for you to liquidate your accounts, in order to clear yourself of a crime or secure your accounts?* ♦ *Have you ever been directed to withdraw cash to purchase gold or silver to give someone else?* ♦ *Has someone sent individuals to your home or directed you to meet to drop off or pick up money, or other items of value, to deliver to an unknown person?* ♦ *Has someone asked you to obtain cash to either purchase gift cards or deposit in a cryptocurrency ATM - or given you a QR code to deposit money into an ATM?*

Sweepstakes/Lottery/Inheritance: Criminals state the victim has won a lottery/sweepstakes, or is receiving an inheritance from a distant or unknown relative, but must pay fees and taxes to claim the money. ♦ *Have you been asked to pay fees or taxes for a lottery you did not enter or an inheritance from an unknown relative or benefactor?*



**NATIONAL ELDER
FRAUD HOTLINE**

1-833-FRAUD-11

1-833-372-8311



Scheme to Defraud F.S.S. 817.034

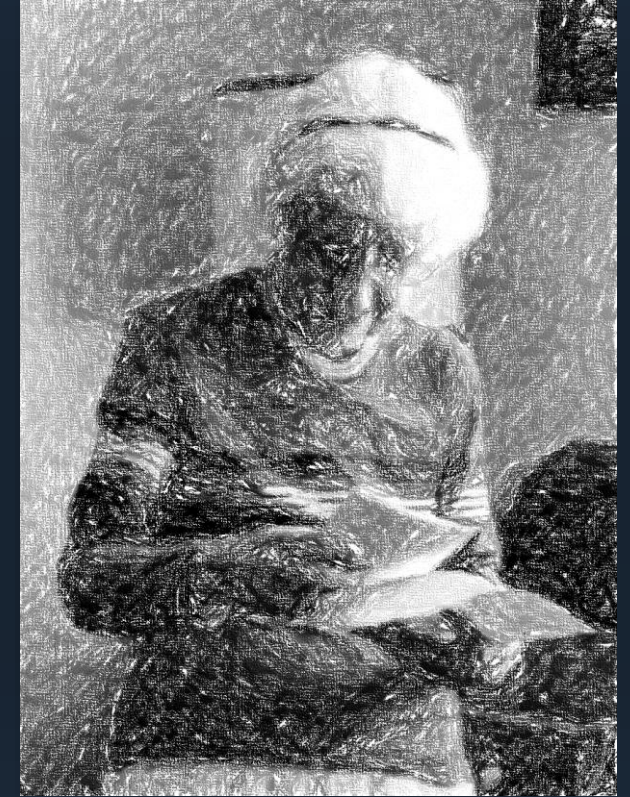
A systematic, ongoing course of conduct with intent to defraud one or more persons, or with intent to obtain property from one or more persons by false or fraudulent pretenses, representations, or promises or willful misrepresentations of a future act.

Case Study

Victim: Elderly Senior “Mary”
Senior With No Local Family

Offense: Scheme to Defraud
F.S.S. 817.034

MO: Sweepstakes Scam



Exploitation of the Elderly F.S.S. 825.103

(1) “Exploitation of an elderly person or disabled adult” means:

(a) Knowingly obtaining or using, or endeavoring to obtain or use, an elderly person’s or disabled adult’s funds, assets, or property with the intent to temporarily or permanently deprive the elderly person or disabled adult of the use, benefit, or possession of the funds, assets, or property, or to benefit someone other than the elderly person or disabled adult, by a person who:

1. Stands in a position of trust and confidence with the elderly person or disabled adult; or
2. Has a business relationship with the elderly person or disabled adult;

(b) Obtaining or using, endeavoring to obtain or use, or conspiring with another to obtain or use an elderly person’s or disabled adult’s funds, assets, or property with the intent to temporarily or permanently deprive the elderly person or disabled adult of the use, benefit, or possession of the funds, assets, or property, or to benefit someone other than the elderly person or disabled adult, by a person who knows or reasonably should know that the elderly person or disabled adult lacks the capacity to consent;

(c) Breach of a fiduciary duty to an elderly person or disabled adult by the person’s guardian, trustee who is an individual, or agent under a power of attorney which results in an unauthorized appropriation, sale, transfer of property, kickback, or receipt of an improper benefit. An unauthorized appropriation under this paragraph occurs when the elderly person or disabled adult does not receive the reasonably equivalent financial value in goods or services, or when the fiduciary violates any of these duties:

1. For agents appointed under chapter 709:
 - a. Committing fraud in obtaining their appointments;
 - b. Obtaining appointments with the purpose and design of benefiting someone other than the principal or beneficiary;
 - c. Abusing their powers;
 - d. Wasting, embezzling, or intentionally mismanaging the assets of the principal or beneficiary; or
 - e. Acting contrary to the principal’s sole benefit or best interest



Case Study

Victim: Elderly Senior “Rick”
Retired 20 Year Marine Corps Veteran

Offense: Exploitation of the Elderly
F.S.S. 825.103

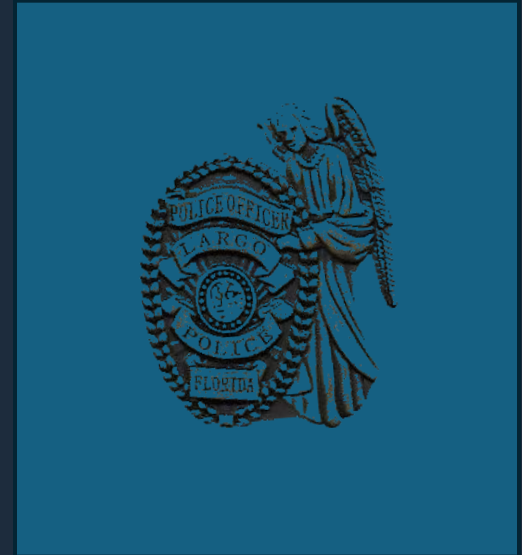
MO: Frozen Meat Sales



Make me an instrument of peace:
where there is hatred, let me sow love;
where there is injury, pardon;
where there is doubt, faith;
where there is despair, hope;
where there is darkness, light;
where there is sadness, joy.

Grant that I may not so much seek
to be consoled as to console,
to be understood as to understand,
to be loved as to love...

For it is in giving that we receive.



Officer Joel Quattlebaum
Senior Services Officer
Problem Oriented Policing Unit
Largo Police Department
201 Highland Ave.
Largo, FL 33770
727-586-7351
joquattl@largo.com





Question and Answer Session

Please put questions in the Chat Box.



If you suspect abuse, neglect or exploitation, call the Florida Abuse Hotline at 1-800-96-ABUSE (1-800-962-2873).

Thank You!

Thank you for attending

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