According to the Federal Trade Commission, impostor scams were the most commonly reported scam in 2019. And, according to newly released AARP research of US adults 18+:

- 45% have been targeted by at least one impostor scam.
- More than one-third have lost money to at least one impostor scam.
- 21% of fraud victims experience health or emotional issues due to the experience.

**Government impostor scams** and **personal relationship scams** are particularly common among all adults, including veterans. The best way to avoid these types of scams is to know how to spot them.

**GOVERNMENT IMPOSTOR SCAMS**

**Government scams** – a scammer claims to be from a government agency, like the IRS or the Department of Veterans Affairs. The goal is to instill fear, threatening things like withholding benefits, or even arresting you, if you don’t pay some made up obligation.

**PERSONAL RELATIONSHIP SCAMS**

**Romance scams** involve gaining the trust of “love interests” on dating or social sites, then convincing targets to send money for a made up emergency.

**Grandparent scams** start with a lie about a grandchild in dire straits and urgently needing you to send money. They hope your concern will weigh more heavily than your suspicion and you’ll act quickly.

Visit aarp.org/fraudwatchnetwork for information. If you suspect a scam, call the AARP Fraud Watch Network Helpline at 1-877-908-3360 to talk to a trained volunteer fraud fighter.

**IF you can SPOT a scam, you can STOP a scam. You have the power to protect yourself and the people you care about.**