Holiday Scam Defense Checklist

Sneaky Holiday Scams Targeting Caregivers and Seniors

WellMed Caregiver Teleconnection | December 15, 2026

1. SET UP NOW, BEFORE A SCAMMER CALLS

- ☐ **Safe word:** Pick a family safe word and share it with everyone, including grandchildren.
- ☐ **Trusted contacts:** Save real numbers for family, doctor and bank in your phone.
- ☐ **Alerts:** Turn on text or email alerts for every bank and card purchase.
- ☐ **Credit:** Check your credit reports free at annualcreditreport.com, and ask about a free credit freeze.
- ☐ **Voicemail:** Let unknown calls go to voicemail. Real callers leave a message.

2. WHEN ANYONE ASKS FOR MONEY OR INFORMATION

- ☐ **PAUSE.** Scammers want you rushed and scared. Hang up or stop replying.
- ☐ **VERIFY.** Call back using a number you already know, never one from the call, text or email.
- ☐ **TELL SOMEONE.** Call a family member or friend before you do anything.
- ☐ Never click links in unexpected texts or emails, even for a package or a prize.
- ☐ Never pay with gift cards, wire transfers, crypto, payment apps or cash to someone who contacted you.
- ☐ "Don't tell anyone" is a red flag. Real agencies and real family do not ask for secrecy.
- ☐ Medicare, Social Security and your bank will not call to demand payment or your account numbers.
- ☐ Look up a charity yourself before giving. Do not use the number or link they gave you.

3. IF IT ALREADY HAPPENED

- ☐ Stop all contact. Do not send more money.
- ☐ Call your bank or card company right away and ask to stop or reverse the payment.
- ☐ Change passwords on any account you shared, and turn on two-step verification.
- ☐ Write down who, when, how much and how you paid. Keep screenshots and receipts.
- ☐ Report it (below). Reporting is not embarrassing, and it helps protect others.

4. WHERE TO REPORT AND GET HELP

Federal Trade Commission	**ReportFraud.ftc.gov**
FBI Internet Crime Complaint Center	**ic3.gov**
National Elder Fraud Hotline	**833-372-8311**
AARP Fraud Watch Helpline	**877-908-3360**
Medicare	**1-800-MEDICARE (1-800-633-4227)**
Senior Medicare Patrol (Medicare fraud)	**877-808-2468**
Texas Adult Protective Services	**1-800-252-5400**
Forward scam texts to your carrier	**Text 7726 (SPAM)**

More caregiver resources: familycaregiversonline.net

Watch the webinar replay on the WellMed YouTube page.