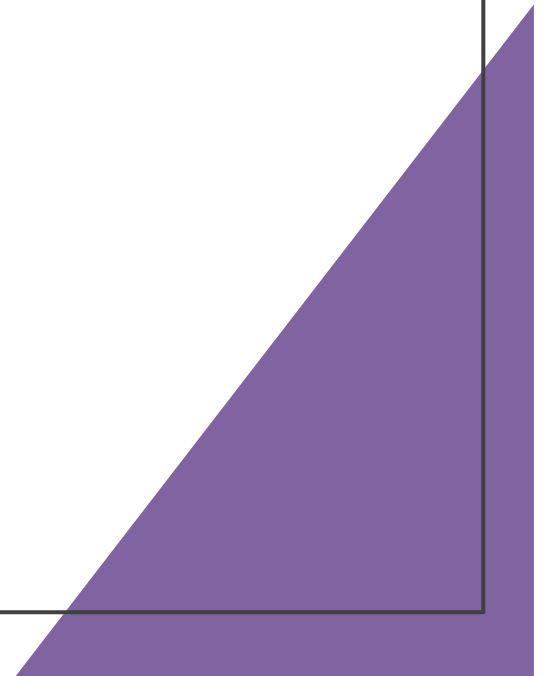


Staying Safe: How to Avoid Scams

A guide for older adults in the UK

Sue Lakin August 2025



!Why Scams Matter

- Scams are becoming more common
- Anyone can be targeted
- Scammers try to trick you out of money or personal information



The Golden Rules

- If it sounds too good to be true, it usually is
- Never share personal details with strangers
- Stop – Think – Check before acting
 - Unsolicited?
 - Urgency?
 - Emotional element eg fear/love

Email Scams



- Fake emails claiming to be from banks, HMRC, companies you have an account with or delivery companies
- Look out for: spelling mistakes, urgent language, strange email addresses *
- Never click on suspicious links or attachments
- Never log into accounts via an email link
- Never give personal info/data eg usernames, passwords, PINs, credit card details
- Forward email to report@phishing.gov.uk

A purple square icon with a grid of colored dots (orange, yellow, blue) inside, representing a text message.

Text Message Scams

- “Smishing” = scam texts
- Fake messages about parcels, bank issues, or tax refunds eg DWP
- Never click links in unexpected texts
- Forward suspicious texts to 7726 (free service to report scams)

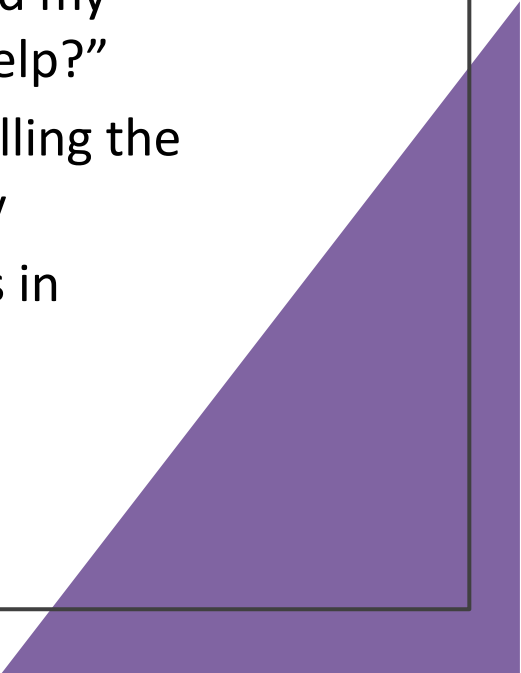


Phone Call Scams

- Fraudsters pretend to be from banks, police, or HMRC
- They may ask you to move money or share passwords
- Hang up if you feel uncomfortable
- Contact the organisation on a safe number you already have or can obtain from a legitimate source (eg bank website)
- Genuine organisations will never pressure you




WhatsApp & Messaging Scams

- Messages pretending to be from family/friends asking for money
 - “Mum, I’ve changed my number, can you help?”
 - Always check by calling the real person directly
 - Be cautious of links in group chats
- 

Protecting Yourself



- Use strong passwords and never reuse them
- Install antivirus software
- Keep phone and computer updated
- Register with the Telephone Preference Service (TPS) to reduce nuisance calls



How
to
Report
Scams

- Email scams → forward to: report@phishing.gov.uk (NCSC)
- Text scams → forward to 7726
- Phone scams → report to Action Fraud: 0300 123 2040
- Advice → contact Citizens Advice or Age UK



Useful Contacts

- Action Fraud: www.actionfraud.police.uk or 0300 123 2040
- Citizens Advice: 0808 223 1133
- Age UK: www.ageuk.org.uk
- Telephone Preference Service: www.tpsonline.org.uk
- Which!

Other useful resources

- <https://stopthinkfraud.campaign.gov.uk>
- <https://www.ncsc.gov.uk/collection/phishing-scams>
- <https://www.which.co.uk/consumer-rights/advice/how-to-spot-a-scam-alFiz5h8mnJ9> *
- https://www.ageuk.org.uk/siteassets/documents/information-guides/ageukig05_avoiding_scams_inf.pdf
- <https://quiz.takefive-stopfraud.org.uk> *



inal Tips

- Don't be rushed into decisions
- Talk to family or friends if unsure
- Trust your instincts – hang up, delete, or ignore
- Remember: It's okay to say no



Stay Scam Aware

- Stay alert. Stay safe.
- You are not alone – help is available