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# PENNSYLVANIA DEPARTMENT OF THE AUDITOR GENERAL



Pennsylvania Auditor General



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## News for Immediate Release

April 14, 2022

### **Auditor General DeFoor Takes ‘Be Money Smart’ Initiative to Mechanicsburg, Offers Older Adults Tips to Avoid Scams**

**MECHANICSBURG** – Auditor General Timothy L. DeFoor today took his Be Money Smart initiative to the Messiah Lifeways retirement community in Mechanicsburg, Cumberland County, where he urged older adults to guard against falling victim to scams.

“It’s important to remain aware of the different types of scams that are going around,” DeFoor said. “Scammers often target retired people because they believe older adults have accumulated larger savings and may not know how to spot the latest scams.”

DeFoor spoke as part of a “Scam Jam” event organized by the state Department of Banking and Securities, one of several financial education events that he is participating in during Financial Literacy Month.

DeFoor said consumers of all ages should be wary of phone, text, email or online messages that may try to scare them into giving up personal financial information such as Social Security numbers or bank account numbers. Simply clicking on a suspicious link could allow a scammer to take over an electronic device and gain access a consumer’s personal information.

“The most important thing you can do is to slow down and carefully research what you’re told before taking action,” DeFoor said.

Common hallmarks of a scam include:

- Urgent or emotional appeals: Scammers will try to cloud your thinking by tugging at your heartstrings or insisting that you must act now.
- Pay-to-claim “prizes”: If you must pay taxes, fees, shipping or other charges up front, you didn’t “win” anything.
- Odd payment methods: Demanding payment in gift cards, pre-paid credit cards, wire transfers, etc., is a major red flag that you’re being scammed.
- Look-alike websites: Scammers will often create a website that looks very similar to a real website. When in doubt, use Google’s Safe Browsing tool to check the address before using it.

“Life changes fast and it’s not always easy to keep up with the latest technology,” DeFoor said. “Don’t be embarrassed to ask a trusted friend, a financial institution or a consumer group for input before taking action – it’s a conversation that could help you to avoid making a costly mistake.”

“Providing Pennsylvanians access to high quality, non-commercial resources and education is an imperative step to improving personal financial capability across the commonwealth,” said Richard

Vague, Secretary of Banking and Securities. “The department is committed to helping everyone make strong financial decisions in their everyday lives and build strong financial futures.”

Scam Jam is an interactive program covering topics such as avoiding scams, cybersecurity, and freezing credit. Learn more about the Department of Banking and Securities’ free [programs and presentations](#) and [upcoming events](#).

As Pennsylvania’s top taxpayer advocate, Auditor General DeFoor has made improving financial literacy a key goal of his administration. He launched the Be Money Smart initiative to emphasize the need for financial literacy and highlight resources people can use to strengthen their personal financial security.

Learn more about the Department of the Auditor General online at [www.PaAuditor.gov](http://www.PaAuditor.gov).

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