



Arkansas Roadmap Initiative:

Enhancing Supports for Older Arkansans who are Victims of Abuse and Financial Exploitation

2024 Calendar

About This Calendar

This calendar is brought to you by the Roadmap Initiative, Enhancing Supports for Older Arkansans who are Victims of Abuse and Financial Exploitation, a project of University of Arkansas Partners for Inclusive Communities.

- Links to websites have been shortened using a service called TinyURL to make them easier to read and type. All of the links we provide in this calendar will take you to official government websites or other trusted sites.
- QR codes are also provided for those who prefer them and take you to the same website as the link.
- Accessible digital versions of this calendar can be obtained by contacting UA Partners staff at partners@uark.edu.

A SCAM is a fraudulent or deceptive act.

We want to provide some tips to prevent it. Yet we know anyone can fall for a scam. Information is power. Here are some ways you can tell you are dealing with a scam. Scammers usually pressure you to act quickly. They don't want you to have time to check if what they are saying is true. Scammers tell you to pay in a specific way. They want it to be hard to get your money back, so they will often say to pay by gift card, by wire transfer, or with cryptocurrency. Scammers ask for your personal or financial information—things like your Social Security, credit card, or bank account number. They may even ask for your address or date of birth.

Don't feel pressured to act. Check it out. Ask for the name of the company and a phone number. Then check it out and verify. Before you act, type the company or product name into your favorite search engine with terms like “review,” “complaint,” or “scam,” and see what you find.

For more on how to recognize a scam, go to: ftc.gov/scams. Please use this calendar to learn and share information with others. Each month on the calendar poses a question and describes steps you can take if you have been scammed. All the information and links are from a trusted source, the United States Federal Trade Commission. If you do not have online access, you can reach the Federal Trade Commission at:

Federal Trade Commission

600 Pennsylvania Avenue, NW, Washington, DC 20580

Telephone: 202-326-2222

There is a separate phone number to report Fraud.

This number is: 877-FTC-HELP (877-382-4357).

January

2024

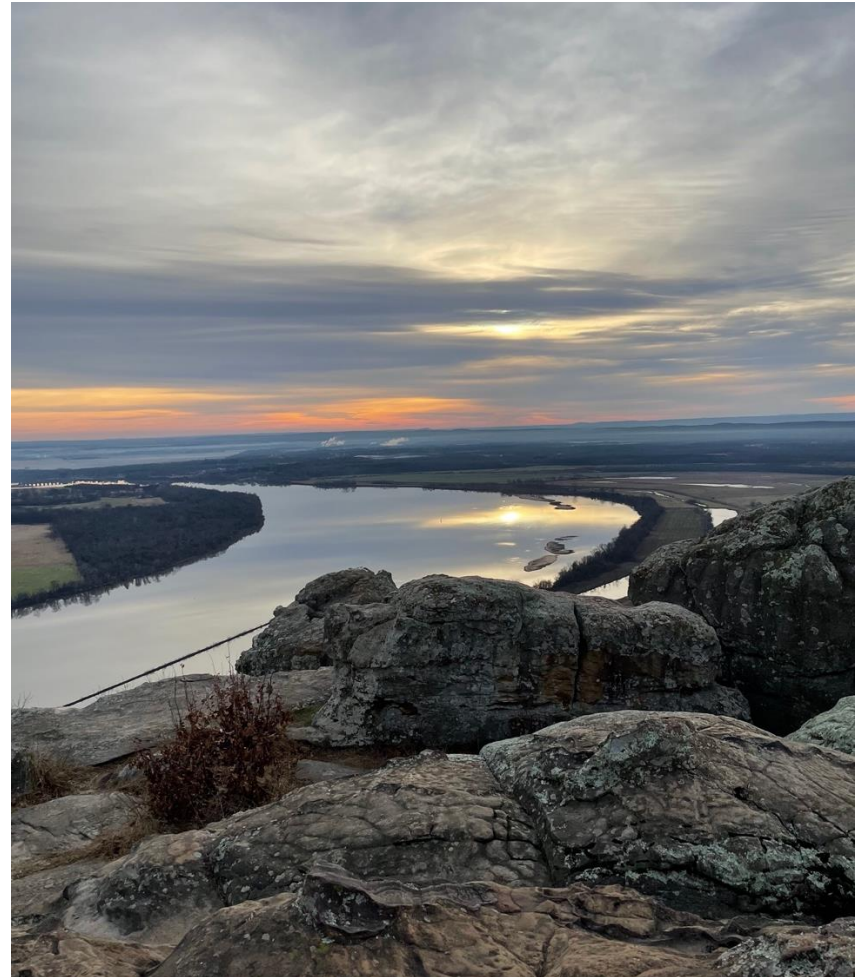
What should you do if you paid a scammer with a credit card or debit card?

Action

Contact the company or bank that issued the credit card or debit card. Tell them it was a fraudulent charge. Ask them to reverse the transaction and give you your money back.



To find a sample letter to a bank or card company, visit the Federal Trade Commission Consumer Advice website using this web address: [tinyurl.com/ftc-credit-cards](https://www.ftc.gov/consumer/advice)



Arkansas River from Petit Jean Mountain

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

February

2024

What should you do if a scammer made an unauthorized transfer from your bank account?

Action

Contact your bank and tell them it was an unauthorized debit or withdrawal. Ask them to reverse the transaction and give you your money back.



To find a sample letter to the bank or card company, visit the Federal Trade Commission Consumer Advice website using this web address:

[tinyurl.com/sample-dispute-letter](https://www.ftc.gov/consumer/sample-dispute-letter)



Lake Willastein, Maumelle, Arkansas

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

March

2024

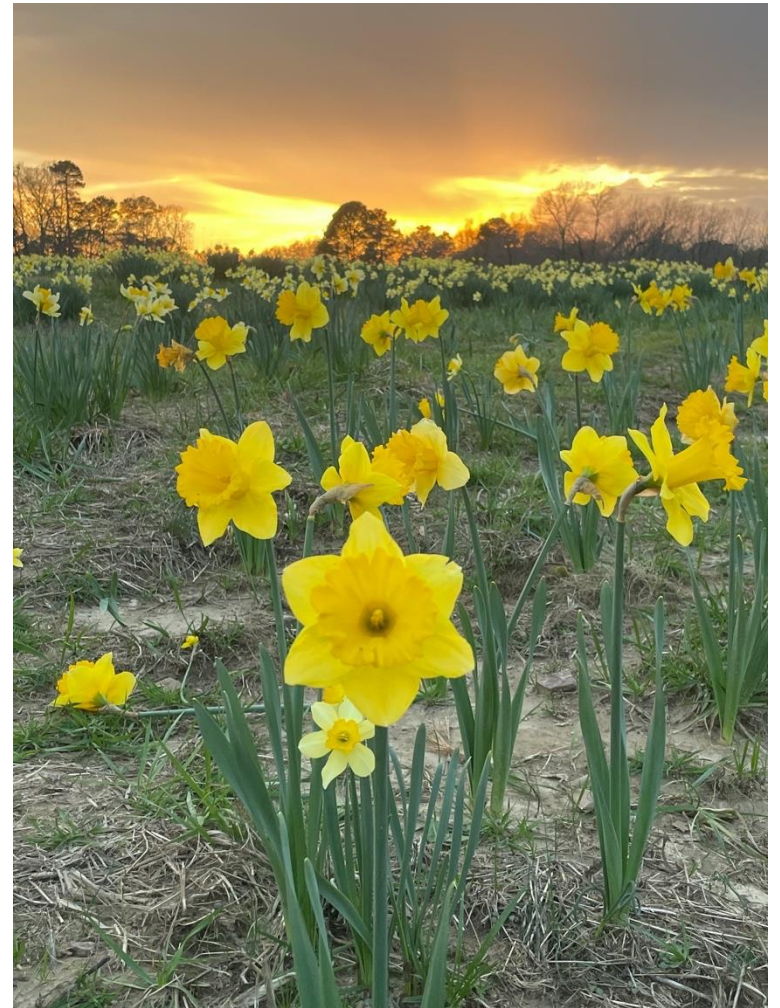
What should you do if you paid a scammer with a gift card?

Action

Contact the company that issued the gift card. Tell them it was used in a scam and ask them to refund your money. Keep the gift card itself, and the gift card receipt.



For contact information for gift card companies, visit the Federal Trade Commission Consumer Advice website using this web address:
tinyurl.com/gift-card-scam



Wye Mountain Daffodils, Roland

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

April

2024

What should you do if you send a wire transfer to a scammer?

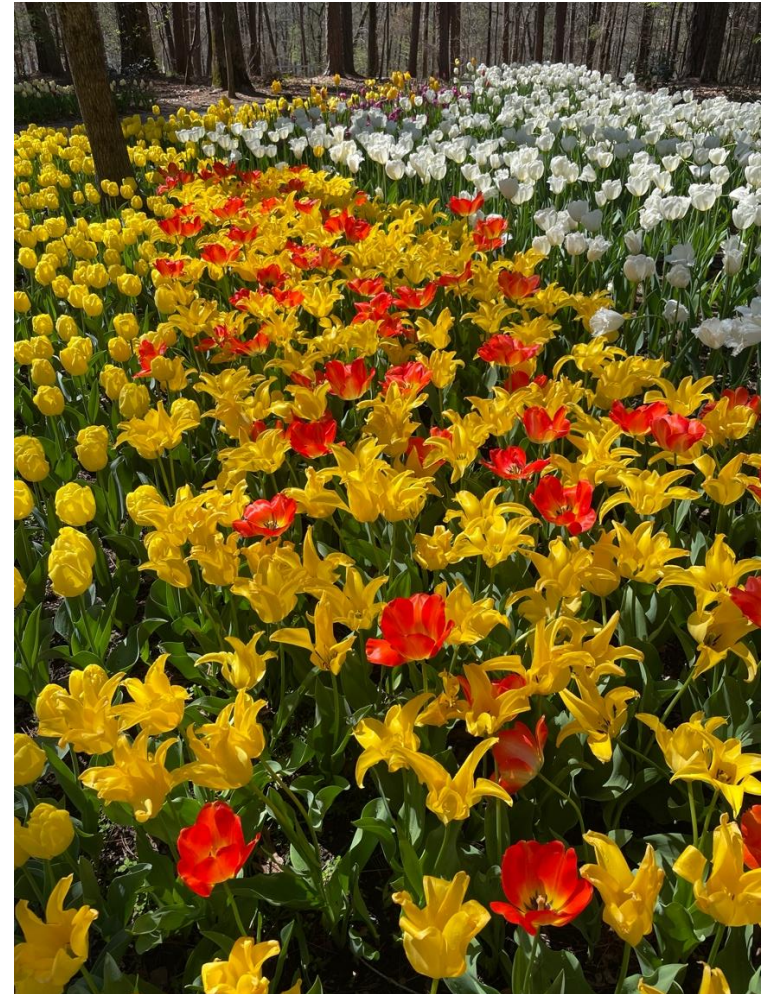
Action

Contact the wire transfer company. Tell them it was a fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.

- MoneyGram: 800-926-9400
- Western Union: 800-448-1492
- Ria (non-Walmart transfers): 877-443-1399
- Ria (Walmart2Walmart and Walmart2World transfers): 855-355-2144



For more information, visit the Federal Trade Commission Consumer Advice website using this web address:
[tinyurl.com/wire-money-scam](https://www.tinyurl.com/wire-money-scam)



Tulips at Garvan Woodland Gardens,
Hot Springs

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
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14	15	16	17	18	19	20
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May

2024

What should you do if you send a wire transfer through your bank to a scammer?

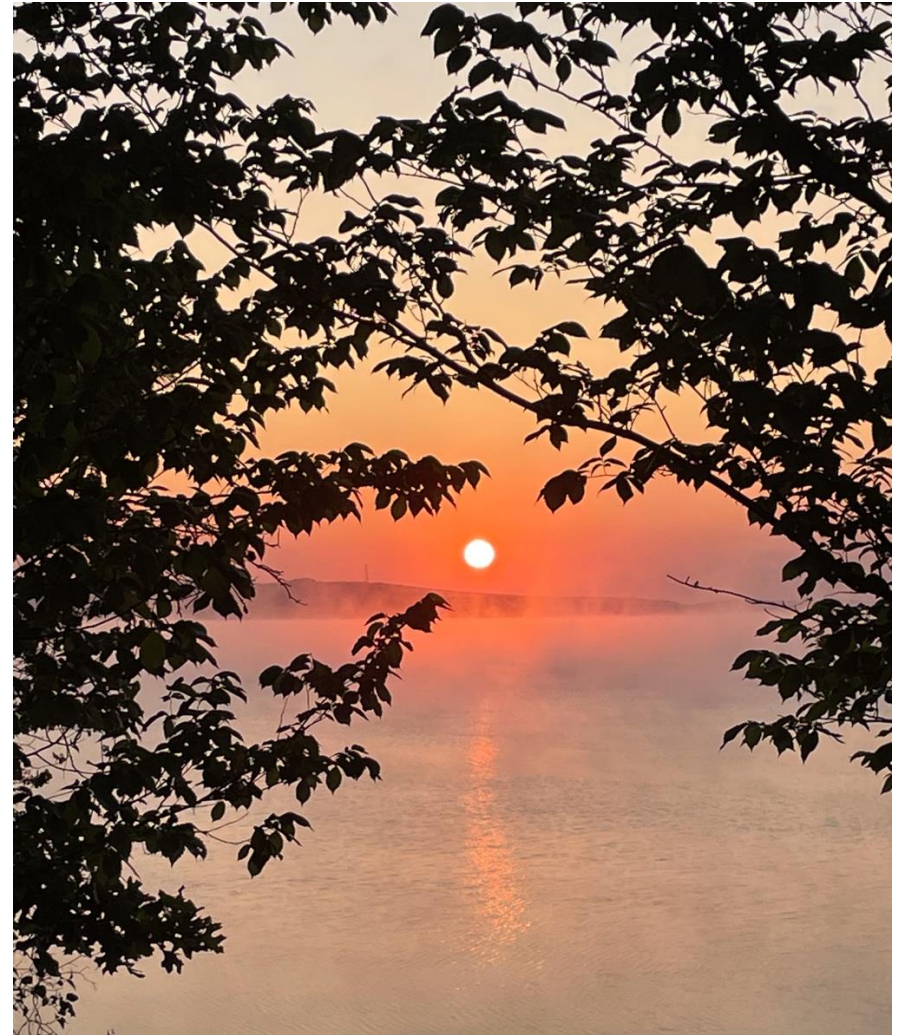
Action

Contact your bank and report the fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.



For more information about resolving wire transfers, visit the Federal Trade Commission Consumer Advice website using this web address:

tinyurl.com/wire-money-scam



Sunrise on Lake Maumelle, Little Rock

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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12	13	14	15	16	17	18
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26	27	28	29	30	31	

June

2024

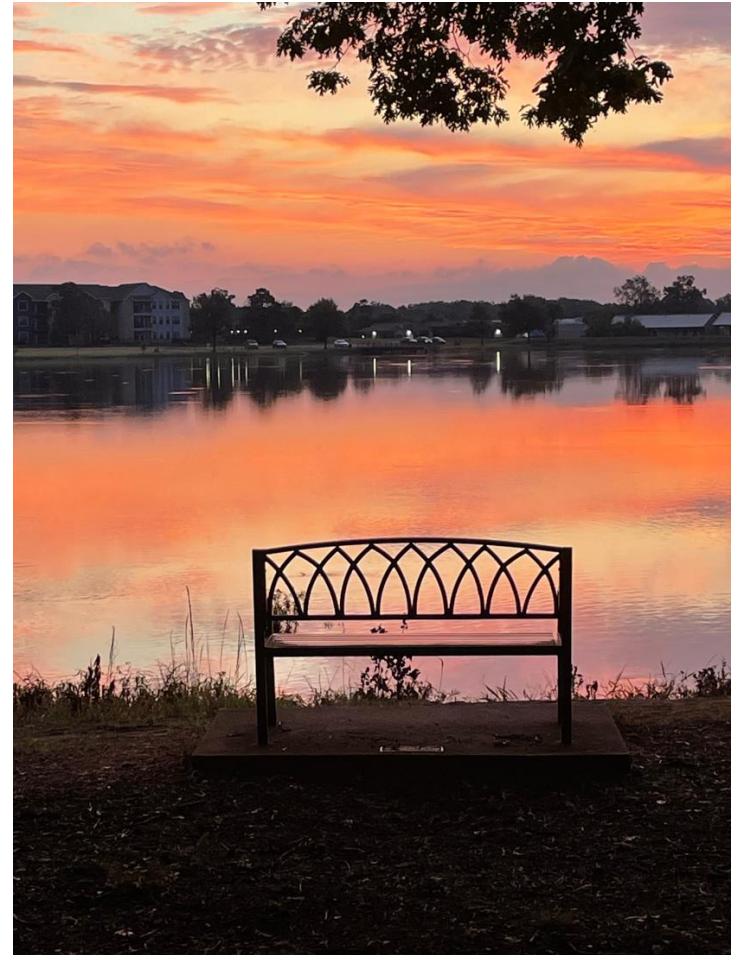
What should you do if you send money through a money transfer app to a scammer?

Action

Report the fraudulent transaction to the company behind the money transfer app and ask them to reverse the payment. If you linked the app to a credit card or debit card, report the fraud to your credit card company or bank. Ask them to reverse the charge.



For more information, visit the Federal Trade Commission Consumer Advice website using this web address:
tinyurl.com/mobile-app-scam



Sunrise on Lake Willastein, Maumelle

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
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30						

July

2024

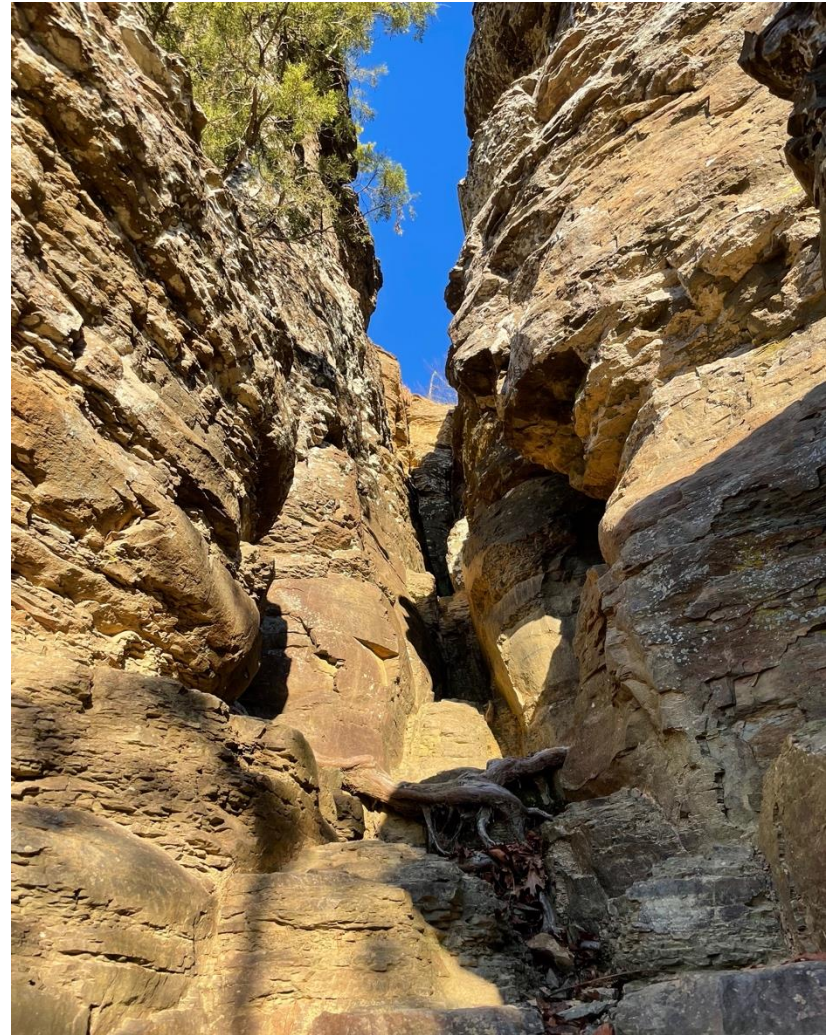
What should you do if you paid a scammer with cryptocurrency?

Action

Cryptocurrency payments typically are not reversible. Once you pay with cryptocurrency, you can only get your money back if the person you paid sends it back. But contact the company you used to send the money and tell them it was a fraudulent transaction. Ask them to reverse the transaction, if possible.



For more information, visit the Federal Trade Commission Consumer Advice website using this web address:
[tinyurl.com/cryptocurrency-scams](https://www.tinyurl.com/cryptocurrency-scams)



Crevice of Sugarloaf Mountain, Heber Springs

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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21	22	23	24	25	26	27
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August

2024

What should you do if you sent cash to a scammer in the mail?

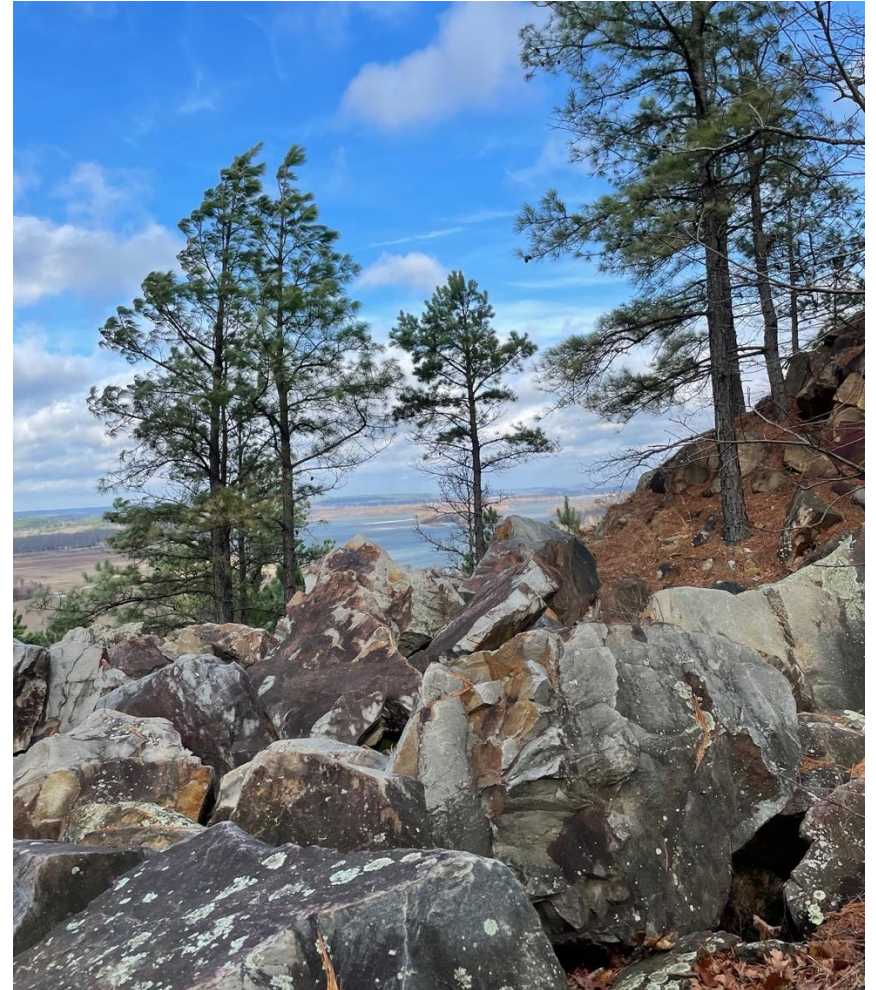
Action

If you sent cash by U.S. mail, contact the U.S. Postal Inspection Service at 877-876-2455 and ask them to intercept the package.



To learn more about this process, visit USPS Package Intercept: The Basics:

tinyurl.com/cash-mail-scam



Arkansas River from Rocky Valley Trail, Pinnacle Mountain State Park

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
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4	5	6	7	8	9	10
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18	19	20	21	22	23	24
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September

2024

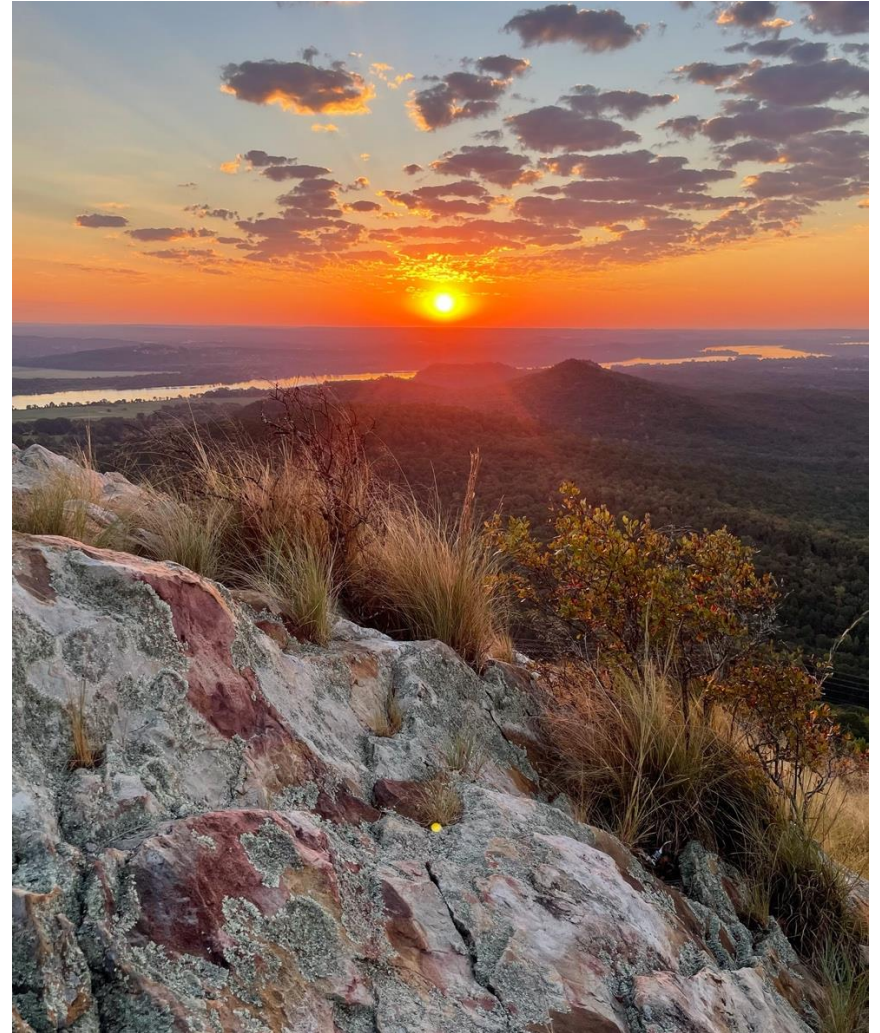
What should you do if you gave a scammer your Social Security number?

Action

Go to IdentityTheft.gov to see what steps to take, including how to monitor your credit.



For more information, visit the Federal Trade Commission Identity Theft website using this web address: identitytheft.gov



Sunrise from Pinnacle Mountain

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
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22	23	24	25	26	27	28
29	30					

October

2024

What should you do if you give a scammer your username and password?

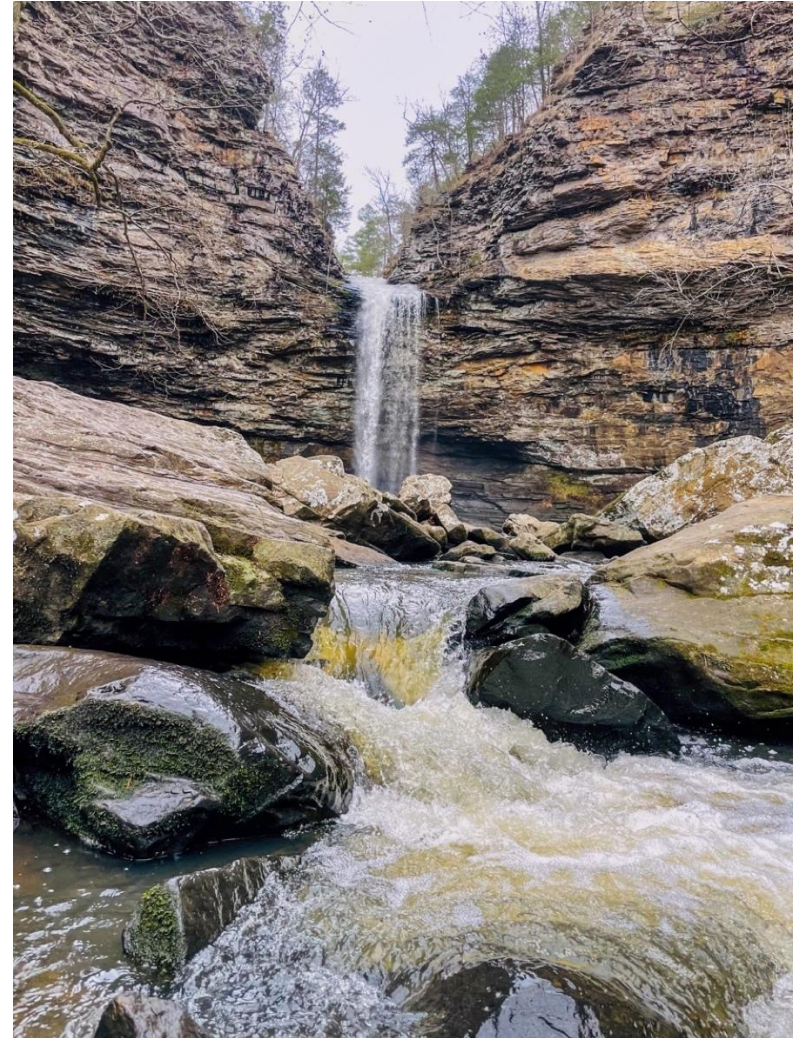
Action

Create a new, strong password. If you use the same password anywhere else, change it there too.



For more information, visit the Federal Trade Commission Consumer Advice website using this web address:

tinyurl.com/strong-passwords



Cedar Falls, Petit Jean State Park

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
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27	28	29	30	31		

November

2024

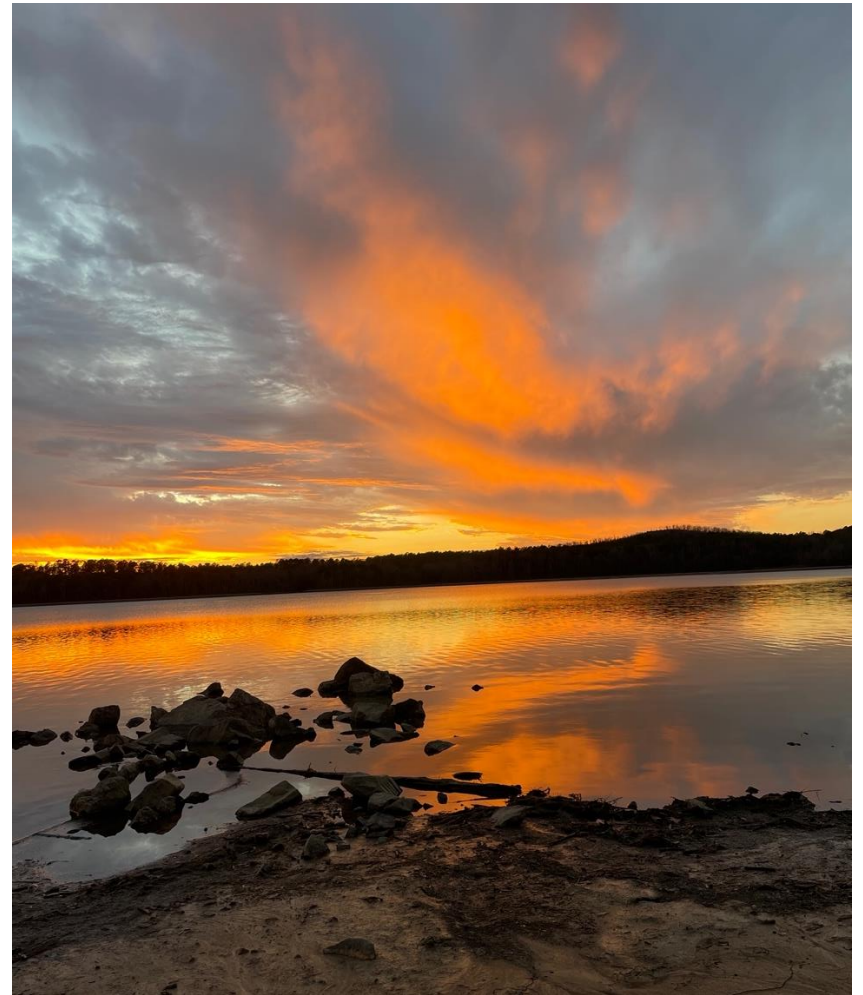
What should you do if a scammer has remote access to your computer?

Action

Update your computer's security software, run a scan, and delete anything it identifies as a problem. Then take other steps to protect your personal information.



For more information, visit the Federal Trade Commission Consumer Advice website using this web address:
tinyurl.com/ftc-protect-devices



Sunset on Lake Maumelle, Roland

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December

2024

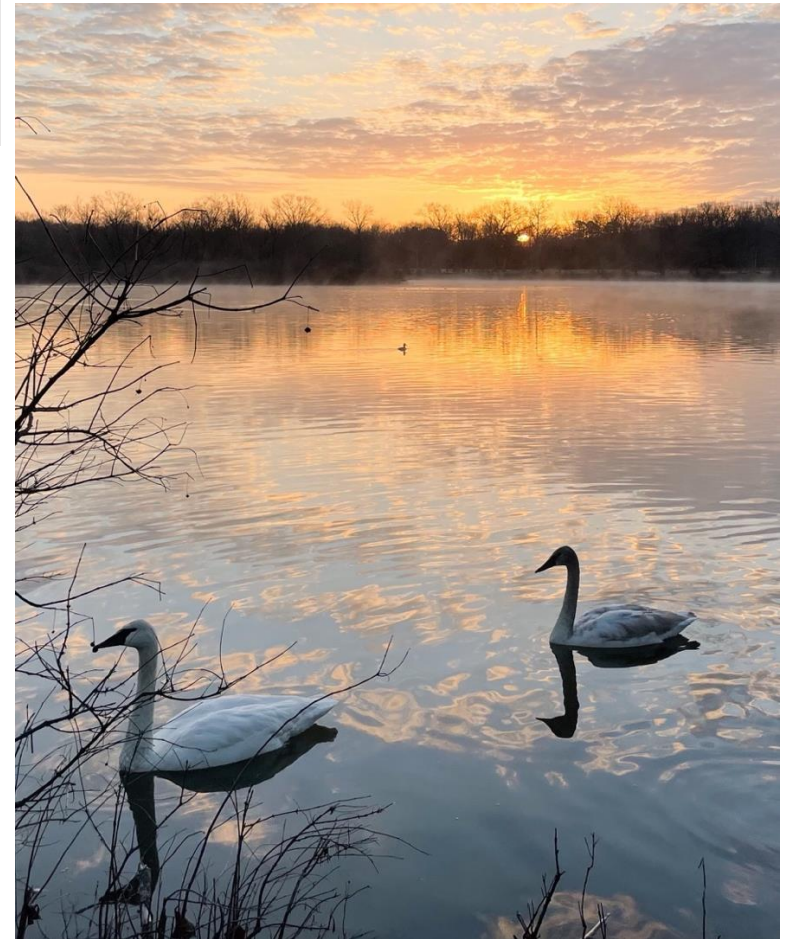
What should you do if a scammer takes control of your cell phone number and account?

Action

Contact your service provider to take back control of your phone number. Change your account password. Check your credit card, bank, and other financial accounts for unauthorized charges or changes. If you see any, report them to the company. Go to IdentityTheft.gov to see what steps you should take.



For more information, visit the Federal Trade Commission Identity Theft website using this web address: identitytheft.gov/



Trumpeter Swans on Magness Lake,
Heber Springs

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
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Resources

National Elder Fraud Hotline

The National Elder Fraud Hotline can help. If you call, you will be assigned a case manager to assist you.

Call 833-372-8311, Monday–Friday, 10:00 a.m. to 6:00 p.m. (Eastern time)
English and other languages available.



Learn more about the National Elder Fraud Hotline by visiting their website:

tinyurl.com/ovc-elder-fraud

Be prepared to provide the who, what, when where and how:

1. Dates and times of the scam.
2. Identifying information such as phone number, email address, description of perpetrator.
3. How was money transferred.
4. Whether it was a repeated offense.

AARP Fraud Watch Network

The AARP Fraud Watch Network coordinates support groups for people who have been scammed:



Learn more about the AARP Fraud Watch Network by visiting their website:

tinyurl.com/aarp-fraud-watch

Other Options

- Contact local law enforcement and make a report of the financial abuse incident.
- If the scam happened over the internet, you could file a complaint with the FBI:
ic3.gov
- You can also report fraud or a scam to the Federal Trade Commission:
 - reportfraud.ftc.gov
 - Or 877-382-4357
- Contact industry professionals at banks, credit unions, etc.
- Contact the three major credit bureaus:
 - Equifax: 888-378-4329
 - Experian: 888-397-3742
 - TransUnion: 800-916-8800

Acknowledgements

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