SILVER STREAK
SENIOR SOLUTIONS

TRUSTED & VERIFIED™ SILVER STREAK

TRUSTED PARTNER™

FOUNDING MEMBER™

FRAUD AWARENESS WORKBOOK FOR SENIORS

LARGE-PRINT WORKSHOP EDITION

THE PROVE IT™ METHOD

P	R	O	V	E
PAUSE	REVIEW FOR RED FLAGS	OBTAIN A SECOND OPINION	VERIFY INDEPENDENTLY	END THE INTERACTION IF UNSURE
Scammers create urgency. Stop. Take a breath.	Look closely for warning signs. Trust your instincts.	Talk to someone you trust. Fraud hates conversation.	Use official sources YOU find. Don't rely on what they give.	If you can't verify it, end it. Walk away.

Before you click it, answer it, buy it, wire it, or believe it…

MAKE THEM *PROVE IT*™.

Don't Fall For It. Silver Streak It.™

PROTECT YOUR IDENTITY • YOUR MONEY • YOUR PEACE OF MIND

SilverStreakSeniorSolutions.org

JOIN OUR COMMUNITY

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This workbook is intended for educational and informational purposes only and should not be considered legal, financial, tax, insurance, medical, investment, or legal advice. Readers should consult qualified professionals regarding their specific circumstances.

SilverStreakSeniorServices.com

Silver Streak Publishing Co.
Building trusted resources for seniors and families.

SILVER STREAK
SENIOR SOLUTIONS

SILVER STREAK SENIOR SOLUTIONS™

FRAUD AWARENESS WORKBOOK

FOR SENIORS

Large-Print Workshop Edition

Don't Fall For It. Silver Streak It.™

PROTECT YOUR **IDENTITY** | PROTECT YOUR **MONEY** | PROTECT YOUR **PEACE OF MIND**

A MESSAGE FROM
SHERRI L. COMBS, FOUNDER
Silver Streak Senior Solutions™

I like to call your generation
THE HANDSHAKE GENERATION.

You grew up in a world where your word meant something. A handshake sealed a deal. You looked people in the eye, and trust was earned — not questioned. That integrity is one of the most beautiful things about who you are.

And today, criminals are exploiting exactly that. They count on your instinct to be polite, to help, to trust. That is why I created Silver Streak Senior Solutions™ — to put the tools of awareness directly in your hands, and to surround you with businesses and people who genuinely honor your value.

> "One more thing: it is always okay to hang up. You are not being rude. If they are legitimate, they will understand — and they will applaud you for being cautious. Only scammers will tell you that you are being rude or ridiculous for protecting yourself."

THE PROVE IT™ METHOD

P — **PAUSE**
Stop before you act.

R — **REVIEW FOR RED FLAGS**
Look closely for warning signs.

O — **OBTAIN A SECOND OPINION**
Talk to someone you trust.

V — **VERIFY INDEPENDENTLY**
Confirm for yourself using official sources.

E — **END THE INTERACTION IF UNSURE**
Walk away if you can't verify it.

Before you click it, answer it, buy it, wire it, or believe it...

MAKE THEM PROVE IT™

TABLE OF CONTENTS

Use this workbook as a reference guide long after today's workshop.

HOW TO USE THIS WORKBOOK

This workbook is your personal guide to staying safe, informed, and empowered.

Use it often. Share it often. It could protect you — or someone you love.

Bring this workbook to every fraud workshop.
It is designed to support what you learn and help you take action.

Write notes throughout the program.
Use the space provided to capture important information, tips, and reminders.

Share what you learn with family and friends.
The more people who know, the harder it is for scammers to succeed.

Keep this workbook near your computer or phone.
It's a great reference to have close at hand.

Review it every six months.
Scammers change their tactics — staying informed keeps you protected.

Use the reporting resources and protection checklist when needed.
You are never alone — help is available.

THE PROVE IT™ METHOD

Before you click it, answer it, buy it, wire it, or believe it... Make them PROVE IT.™

P — **PAUSE**
Stop before you act.

R — **REVIEW FOR RED FLAGS**
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V — **VERIFY INDEPENDENTLY**
Confirm for yourself using official sources.

E — **END THE INTERACTION IF UNSURE**
Walk away if you can't verify it.

MY FRAUD PROTECTION CONTACTS

Bank: ______________________________

Credit Card Company: ______________________________

Financial Advisor: ______________________________

Attorney: ______________________________

Trusted Family Contact: ______________________________

Local Police Non-Emergency: ______________________________

Fill these in now so you have them when you need them most.

Why Seniors Are Specifically Targeted

Targeting seniors is a deliberate strategy, *not random.* It has nothing to do with intelligence. The FTC and National Council on Aging both document that older adults are disproportionately targeted because:

- **They are more likely to have** savings, home equity, and retirement accounts
- **They often have excellent** manners — answering the phone when someone calls
- **They may be less familiar** with newer digital tricks like spoofed numbers and AI voice cloning
- **Normal aging can bring** changes in processing speed and social judgment — without any dementia
- **Loneliness and isolation** can increase openness to new relationships
- **They are less likely to** report fraud due to embarrassment

Scammers Groom Their Victims Over Time

They do not usually ask for everything on day one. They build trust, test boundaries, create secrecy, then increase the pressure slowly. In romance scams, they build affection and attachment. In bank scams, they create panic. In grandparent scams, they weaponize love. In investment scams, they create excitement and exclusivity.

Studies on fraud susceptibility confirm: emotional arousal — both positive and negative — increases vulnerability. This is by design.

The Right Message Is Not "You Should Have Known Better."

The right message is:

"You were targeted by someone professionally trained to manipulate your brain, your heart, your fear, your trust, and your good manners."

Education gives the brain a pause button. That pause is what protects dignity, savings, and independence before a criminal gets the chance to turn kindness into vulnerability.

NOTES

THE REAL COST OF FRAUD

Understanding the scope — because awareness is the first weapon.

Elder fraud is not just a personal loss. It ripples outward — affecting families, depleting public safety-net programs, and eroding the financial independence that every senior has worked a lifetime to achieve.

$3.4B+	101K+	$33K
lost by seniors to fraud in 2023 (FBI IC3)	complaints filed by seniors in a single year	median individual loss per senior victim

Fraud steals more than money. It can:

- ***Destroy*** retirement savings and delay medical care or housing plans
- ***Create*** lasting anxiety, shame, depression, and loss of confidence
- ***Strain*** family relationships and place financial pressure on loved ones
- ***Increase*** demand on Medicaid and other community safety-net programs
- ***Reduce*** the independence and dignity seniors have earned

When you protect your savings, you preserve your choices.
Protecting seniors protects families, communities, and taxpayers.

NOTES

The Most Common Scams Targeting Seniors Today

Know them by name — recognition is your first defense

Romance Scams

Scammers build emotional relationships online through Facebook, dating apps, text messages, or even games like Words With Friends. Over weeks or months they create trust — then invent emergencies and ask for money.

Common cover stories used:

- Medical emergency overseas
- Military deployment or stuck abroad
- Frozen bank account or customs fee
- Investment opportunity "together"
- Travel issue — just needs money to come see you

Red Flags:

- Avoids video calls or always has excuses
- Professes love unusually quickly
- Asks for gift cards, wire transfers, or Zelle
- Always has a reason they cannot meet in person
- Story keeps changing or gets more elaborate

Investment and Get-Rich-Quick Schemes

Scammers promise extraordinary returns, exclusive opportunities, or "inside information." Cryptocurrency and precious metals are now frequently used because they are hard to trace and nearly impossible to recover.

Red Flags:

- Guaranteed returns — no legitimate investment guarantees profit
- Pressure to invest quickly before the opportunity closes
- Requests to recruit family or friends
- Vague explanations of how money is earned

What to Do:

- Never invest money you cannot afford to lose entirely
- Verify any investment advisor at BrokerCheck.FINRA.org
- Ask your bank or a trusted advisor before moving any funds
- Report investment fraud to the SEC at SEC.gov/tcr

Sweepstakes, Lottery, and Prize Scams

Victims are told they won money, a car, or a vacation — but must first pay "taxes," "processing fees," or "insurance" before collecting their winnings. Legitimate lotteries and sweepstakes never require upfront payment — ever. That is the first and most important red flag.

Red Flags:

- Paying any fee to claim a prize
- Winning a contest you never entered
- Requests for gift cards or wire transfer
- Urgency — "claim within 24 hours"
- Requests for your bank account or Social Security number
- The prize keeps growing the more you pay

Home Repair & Contractor Fraud

One of the fastest-growing scams targeting seniors — especially after storms

Contractor fraud spikes dramatically after natural disasters, severe weather, and storm seasons. Scammers drive through neighborhoods looking for visible damage — and knock on doors before legitimate contractors have even seen the news. They collect large deposits and disappear, or do dangerously substandard work.

Common Tactics:

- "We noticed damage while we were working in your neighborhood."
- Demanding 50% or more upfront before any work begins
- Refusing to provide a written contract before starting
- Claiming to be licensed without providing proof
- Pressuring you to sign immediately or "lose the deal"
- Disappearing after deposit — or doing dangerous, incomplete work
- After storms: offering to "work with your insurance" and pocketing both the payment and the claim

Red Flags:

- Door-to-door solicitation after a storm
- Demands for large cash deposits
- No written contract
- No proof of license or insurance
- Vague or verbal-only agreements
- Requests to "work with your insurance"
- Pressure to sign immediately
- Payment requested in full upfront
- Unmarked vehicles or no business address
- Refuses to provide references
- Very low bid that seems too good to be true

Know Your State's Contractor Resources

Before Hiring Any Contractor, PROVE IT™ Checklist

- [ ] Pause before signing anything
- [ ] Read the entire contract
- [ ] Obtain at least three written estimates
- [ ] Verify licenses independently
- [ ] Verify insurance coverage
- [ ] Check references and reviews
- [ ] Never pay 100% upfront
- [ ] End the conversation if pressured

National Resources

- **Better Business Bureau**
  Visit BBB.org to find reviews and file a complaint.
- **Federal Trade Commission**
  Report scams and fraud at ReportFraud.ftc.gov.

Workshop Resource Sticker Area

Place your state-specific resource sticker here for quick reference.

Key Contacts in My State:

Attorney General / Consumer Protection: ____________________

Contractor Licensing Agency: ____________________

Plumbing License Verification: ____________________

Electrical License Verification: ____________________

HVAC License Verification: ____________________

Local Police / Sheriff: ____________________

Other Important Contact: ____________________

My Notes

____

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The Most Dangerous Trend Right Now

Artificial Intelligence is making every scam more convincing

AI Impersonation Scams Are Growing Rapidly.

Scammers now have tools that allow them to clone voices from three seconds of audio, generate fake videos, create convincing fake emails and invoices, and spoof any phone number they choose — including your own bank's number. Even smart, careful, experienced people can be fooled. This is not a technology problem. It is a human vulnerability problem, and awareness is the best defense.

What AI Allows Scammers to Do Today

Clone Voices

Three seconds of audio from social media is enough to create a realistic voice call from a "loved one" in crisis.

Spoof Caller IDs

Any phone number can be spoofed — including your bank, Medicare, or the IRS. The caller ID you see means nothing.

Create Realistic Emails & Texts

AI-generated phishing messages now have perfect grammar, your name, and real-looking logos — nearly indistinguishable from the real thing.

Generate Fake Documents & Photos

Scammers create fake receipts, fake contractor photos, and fake before-and-after images to support fraudulent claims and invoices.

New Red Flags in the AI Era

- Unexpected urgency or pressure to act now
- Requests for secrecy or not telling anyone
- Caller refuses to verify information
- Sudden financial emergencies
- Voice sounds familiar, but circumstances feel unusual
- Pressure to send money, gift cards, or move funds immediately

Stay alert. Stay skeptical. Stay safe.

If something doesn't feel right, take a breath and use the **PROVE IT.™** Method.

Know the Language

A glossary of fraud terminology every senior should recognize

Phishing
Fraudulent emails designed to steal your personal information or login credentials.

Smishing
Fraudulent text messages — often contain fake links or urgent requests.

Vishing
Fraudulent phone calls — scammers may pose as banks, the IRS, or Medicare.

Spoofing
When scammers disguise a phone number, email address, or website to look legitimate.

AI Impersonation
Computer-generated voices or video that realistically mimic a loved one's voice or face.

Domain Name
The core part of a website address (e.g., medicare.gov). Watch for small misspellings.

Phishing URL
A fake website address crafted to look like a real one — always check before you click.

Two-Factor Auth (2FA)
A second verification step (e.g., a text code) that adds a layer of security to your accounts.

Credit Freeze
A free tool that blocks new credit accounts from being opened in your name without your approval.

Trusted Contact
A person your bank may contact if they suspect you are being exploited or defrauded.

Short Code Text
A message from a 5–6 digit number. Used by legitimate businesses — but not guaranteed to be safe.

Gift Card Payment
No legitimate agency — IRS, Social Security, Medicare — will ever ask for payment by gift card.

How Scammers Find You

You cannot eliminate all exposure — but you can make yourself much harder to fool.

Common Sources Criminals Use to Target Seniors:

- Data breaches from companies you use
- Your social media posts and profiles
- Public records and property filings
- People-search websites (Spokeo, Whitepages)
- Stolen or forwarded mail
- Obituaries listing family members
- Fake sweepstakes and surveys
- Shared marketing databases
- Online purchases and retailer databases
- Old account information from past hacks

Common Scam Types to Watch For:

- Romance scams
- Grandparent / family emergency scams
- Tech support scams
- IRS and Social Security impersonation
- Medicare number theft scams
- Bank impersonation scams
- Gift card payment demands
- Fake check and overpayment scams
- Investment and cryptocurrency fraud
- Charity and disaster relief scams
- Package delivery scams
- QR code redirect scams

Knowledge is protection.
The more you know, the harder you are to fool.

The PROVE IT™ Method

Five steps. Always in order. Every single time.

Scammers rely on urgency, emotion, and pressure to stop you from thinking clearly.

Use the PROVE IT™ Method to slow down, stay in control, and protect yourself from fraud and identity theft.

P — PAUSE — Stop Before You Act

- ✔ Scammers use urgency, fear, secrecy, and pressure.
- ✔ If you hear "Act now!" — "Don't tell anyone!" — "Your account closes today!"
- ✔ Stop. Take a breath. Put the phone down. Do not click. Do not respond.

R — REVIEW FOR RED FLAGS — Look Closely

- ✔ Check emails, texts, websites, caller IDs, and requests for warning signs.
- ✔ Look for misspelled URLs, unusual email addresses, poor grammar, urgent language, threats, and payment demands.
- ✔ Trust your instincts. If something feels off, it probably is.

O — OBTAIN A SECOND OPINION — Ask Someone You Trust

- ✔ Talk to a family member, close friend, banker, financial advisor, or caregiver.
- ✔ Scammers want to keep you isolated. A second opinion can stop a scam.
- ✔ When in doubt, reach out.

V — VERIFY INDEPENDENTLY — Confirm for Yourself

- ✔ Never use the contact information provided in a suspicious message.
- ✔ Look up official phone numbers and websites yourself.
- ✔ Call the company directly, visit in person, or use a trusted source to verify.
- ✔ If you can't verify it independently, don't trust it.

E — END THE INTERACTION IF UNSURE — Walk Away

- ✔ If you can't verify it, end it.
- ✔ Hang up. Delete the email or text. Close the website.
- ✔ You do not owe a stranger your time, your money, or your personal information.

Before you click it, answer it, buy it, wire it, or believe it...

MAKE THEM PROVE IT™.

Protect yourself. Protect your future.

How to Protect Your Identity

Practical steps you can take today

1 Freeze Your Credit

A credit freeze is free and blocks most new accounts from being opened in your name. Contact all three bureaus:

- Equifax — equifax.com or 1-800-685-1111
- Experian — experian.com or 1-888-397-3742
- TransUnion — transunion.com or 1-888-909-8872

Review your free credit reports annually at:

www.AnnualCreditReport.com

2 Use Strong, Unique Passwords

Never reuse the same password across multiple accounts. Consider a password manager app to keep track of them securely.

3 Enable Two-Factor Authentication

Turn on 2FA for your email, banking, and social media. Even if a scammer gets your password, they cannot log in without the second step.

4 Shred Sensitive Documents

Shred all old statements, tax forms, and any documents containing your Social Security number, account numbers, or Medicare ID before discarding.

5 Limit What You Share Online

Avoid posting your birth date, home address, travel plans, or phone number on social media. This information feeds scammer databases.

6 Add a Trusted Contact

Ask your bank or investment firm to add a trusted contact person on file — someone they can alert if they notice suspicious activity. This is not the same as Power of Attorney.

7 Review Your Accounts Monthly

Set aside time each month to review every bank and credit card statement. Look for small, unfamiliar charges — scammers often test with tiny amounts first.

Small steps today can prevent big problems tomorrow.
Stay proactive. Stay protected. Stay in control.

How to Protect Your Money

Specific guidance on payments, checks, and digital transfers

Credit Cards vs. Debit Cards

Credit cards carry significantly stronger fraud protections under federal law. When you use a debit card, the money leaves your account immediately and recovery is far more difficult. Whenever possible, pay with a credit card and pay it off monthly.

Check Fraud & Mail Theft

Every check you write contains your full name, home address, routing number, account number, and signature — everything a criminal needs to drain your account.

- Use online bill pay through your bank instead of mailing checks whenever possible
- If you must mail a check, drop it directly inside the post office — not in a street mailbox
- Consider adding your phone number to checks so banks can call to verify suspicious items
- Sign up for USPS Informed Delivery to monitor your incoming mail at usps.com

Zelle®, Venmo, and Payment Apps

These apps transfer money instantly and with no automatic fraud protection. Once sent, funds are virtually impossible to recover.

- Only send money to people you know personally and have spoken to directly by phone
- Never send money to someone who texted or emailed you first — even if it appears to b be your bank
- Your bank will NEVER ask you to transfer money to a "safe" account to protect it from fraud

My Notes

Government Agency Scam Alerts

What the real agencies will never do

Social Security Administration

The SSA will NEVER:

- Threaten to suspend or cancel your benefits
- Demand payment by gift card, wire transfer, or cryptocurrency
- Tell you there is a warrant out for your arrest
- Ask for your Social Security number over the phone to verify it

Hang up immediately.
Report at SSA.gov/scam

Medicare Scams

Medicare will NEVER:

- Call you unexpectedly asking for your Medicare number
- Offer free equipment in exchange for your Medicare ID
- Ask for banking information over the phone
- Ask you to pay for benefits you have already earned

Report fraud: 1-800-MEDICARE
or medicare.gov

IRS Impersonation Scams

The IRS will NEVER:

- Call you without first sending a formal letter by mail
- Demand immediate payment without letting you appeal
- Require gift cards, wire transfers, or cryptocurrency
- Threaten to send police for non-payment

Hang up and report at
ReportFraud.ftc.gov

REMEMBER:
Government agencies will **NEVER**:

- Demand gift cards
- Demand cryptocurrency
- Demand wire transfers
- Threaten immediate arrest
- Ask you to move money to a "safe account"

My Notes

AI Voice Cloning Scams

When technology sounds exactly like someone you love.

What Scammers Can Do Today

- Clone a voice from just a few seconds of audio.
- Create realistic emergency phone calls.
- Spoof caller ID to look like family.
- Use AI to create convincing text messages.
- Combine AI voices with social media information to make stories more believable.

If You Receive an Emergency Call from Family:

1. **PAUSE.** Take a deep breath. Don't react.
2. **HANG UP.** End the call immediately.
3. **CALL THEM BACK DIRECTLY.** Use a phone number you know is real — not the one they called you from.
4. **USE YOUR FAMILY CODE WORD.** Ask for the code word only your family would know.
5. **NEVER SEND MONEY IMMEDIATELY.** No matter how urgent the story sounds.

Technology can copy a voice. Your instincts can stop the scam.

Family Discussion Exercise:

Create Your Family Code Word Today

A family code word is a secret word known only by trusted family members. If someone calls claiming to be a loved one in trouble, ask for the code word. Scammers will not know it.

Our family code word is: ______________________________

Share it only with immediate family members you trust.

PROVE IT™ REMINDER

Before you wire it, send it, click it, answer it, or believe it...

MAKE THEM PROVE IT.™

- **PAUSE** Don't react.
- **REVIEW** Look for red flags.
- **OBTAIN** a second opinion.
- **VERIFY** independently using real contact info.
- **END** the interaction if unsure.

My Notes

SPOT THE RED FLAGS

Exercise 1 of 3 • Phishing Email

Study the email below carefully.
Circle, highlight, or underline every suspicious element you can find.
Work through it on your own first. Do not look at the answer key until you finish.

How many red flags can you find?

My count: ______________________

From: billing@aaa-membership-support247.com
To: you@email.com
Subject: **URGENT: Your AAA Membership Will Expire Today**

Dear Member,

We were unable to process your renewal payment.

To avoid immediate cancellation of your roadside coverage,
please update your billing information now.

RENEW NOW

Link:
https://www.aaa-secure-renewal-now.net/login

Discussion Prompt:

- What about this email looked legitimate at first glance?
- What felt suspicious to you?
- What would you do next using the PROVE IT™ Method?

My Notes

ANSWER KEY
+ *Silver Streak Method™*
Exercise 1 of 3 • Phishing Email

PART 1 ALL 10 RED FLAGS REVEALED

1. **Urgent subject line:** "Expire Today"
   Creates panic and pressure to act immediately.
2. **Pressure to act immediately**
   Tries to rush you into making a quick decision.
3. **Sender domain does not match aaa.com**
   Legitimate emails come from @aaa.com.
4. **Extra words and numbers in email address**
   billing@aaa-membership-support247.com is not official.
5. **Suspicious URL — wrong domain entirely**
   The link uses a completely different domain.
6. **Unusual website ending — .net instead of .com**
   Scammers often use .net, .info, or other odd endings.
7. **Generic greeting:** "Dear Member"
   Real companies usually address you by name.
8. **Threat of immediate service cancellation**
   Intimidation tactic to make you act fast.
9. **Click-now button designed to create panic**
   Big, bold, and meant to trigger an emotional response.
10. **Requests payment and sensitive personal info**
    Legitimate companies do not ask this via email.

PART 2 THE SILVER STREAK METHOD™ RESPONSE

PAUSE
Stop. Take a breath. Do not click, reply, or act.

VERIFY
Go directly to the official website (aaa.com) or call the official number on your membership card or statement.

REACH OUT
Contact a trusted family member or friend before doing anything.

OBTAIN A SECOND OPINION
Talk it through. Another set of eyes can help you see what you missed.

VERIFY AGAIN
Confirm the information is real and safe before you act.

END THE INTERACTION
If it does not check out, close the email, do not click, and report it.

PART 3 REMEMBER

Legitimate businesses want you to be cautious.
Scammers want you to act immediately.

My Notes

SPOT THE RED FLAGS

Exercise 2 of 3 • Fake Delivery Text

Read the text message below. What feels off? Circle or underline what you notice. Then review the red flags listed.

Text Message

Your package is on hold. A delivery attempt was made but we could not complete it. Pay $1.99 now to reschedule or your package will be returned. Click here: pkg-delivery-hold.com/reschedule

RED FLAGS IN THIS TEXT:

1. Unexpected — you were not awaiting any notification.
2. Urgency and deadline pressure — act before you think.
3. Small payment request — captures your card details.
4. Suspicious link — not from USPS, UPS, FedEx, or Amazon.
5. No tracking number or order reference included.
6. Generic message — not personalized with your name or details.
7. Threat of return — used to create panic and push action.
8. Link uses unusual domain — not a trusted company website.

DISCUSSION PROMPT:

1. What made this text suspicious?

____

2. How would you verify it?

____

3. What would the PROVE IT™ Method tell you to do?

____

My Notes

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SPOT THE RED FLAGS

Exercise 3 of 3 • Emergency Phone Calls

These calls are among the most emotionally powerful scams targeting seniors today.
Read both scenarios — what would you do?

SCENARIO A GRANDPARENT SCAM

Incoming Call — Caller says:

"Grandma, it's me — I'm in jail.
"Please don't tell Mom."
I need you to send money now so they'll let me go."
"Please hurry!"

SCENARIO B FAKE BANK FRAUD DEPARTMENT

Incoming Call — Caller says:

"This is your bank fraud department. We detected suspicious activity on your account. We need to move your funds to a safe account immediately to protect it."

WHICH RED FLAGS DID YOU NOTICE?

Check all that apply.

- ☐ Urgency
- ☐ Secrecy ("Don't tell anyone")
- ☐ Emotional pressure
- ☐ Transfer request
- ☐ "Safe account" language
- ☐ Caller ID trust
- ☐ No verification
- ☐ Fear-based decision making

WHAT WOULD YOU DO NEXT?

Write your plan.

____

____

____

____

____

____

PROVE IT™ REMINDER

Before you:

WIRE IT | SEND IT | CLICK IT | ANSWER IT | BELIEVE IT

MAKE THEM PROVE IT.™

My Notes

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My Fraud Prevention Action Plan

Check off each action you have completed or plan to complete this month.

CREDIT & IDENTITY PROTECTION

- ☐ Freeze my credit at all three bureaus
- ☐ Create fraud alerts on my credit files
- ☐ Review my credit reports at AnnualCreditReport.com
- ☐ Add a trusted contact to my bank or investment accounts

PASSWORD & ACCOUNT SECURITY

- ☐ Enable two-factor authentication (2FA)
- ☐ Turn on banking and credit card alerts
- ☐ Review all financial statements monthly
- ☐ Shred documents containing personal information

MONEY PROTECTION

- ☐ Set up online bill pay through my bank
- ☐ Stop using debit cards for everyday purchases
- ☐ Sign up for USPS Informed Delivery
- ☐ Save fraud reporting numbers in my phone

FAMILY PROTECTION

- ☐ Create a family emergency code word
- ☐ Choose a PROVE IT™ partner
- ☐ Share the Silver Streak Method™ with family members
- ☐ Practice the PROVE IT™ Method this month

MY TOP 3 PRIORITIES THIS MONTH

1. ______________________________
2. ______________________________
3. ______________________________

MY COMMITMENT

I commit to taking at least one action this week to better protect myself and those I love.

Signature: ______________________________

Date: ______________________________

My Notes

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____
____
____

Where to Report Fraud

Report it — your report protects others

Reporting fraud — even if you lost no money — helps law enforcement track patterns and warn other seniors. It takes five minutes and can protect thousands of others.

Federal Resources

General Fraud: ReportFraud.ftc.gov

Identity Theft: IdentityTheft.gov

Internet / Online Fraud: IC3.gov (FBI)

Social Security Scams: SSA.gov/scam

Medicare Fraud: 1-800-MEDICARE

Community Resources

AARP Fraud Watch Network: 1-877-908-3360

U.S. Postal Inspection Service: 1-877-876-2455

Elder Justice Hotline: 1-833-FRAUD-11

Your Personal Contacts

Save these before you need them.

My bank fraud line:

____

My credit card fraud line:

____

Trusted family contact:

____

Trusted financial advisor:

____

Local police non-emergency:

____

SILVER STREAK
SENIOR SERVICES

Your Next Step Starts Here

Connect with trusted, vetted businesses that honor the value you bring to our community.

Why Silver Streak Senior Services™ Exists

After everything you've learned in this workbook, one question remains:

Who can you trust?

Silver Streak Senior Services™ was created to make trustworthy businesses easier to find.

Every business, nonprofit organization, service provider, and community resource listed on our platform is reviewed before approval.

We believe trust should not be optional.

OUR MISSION

- PROTECT SENIORS
- SUPPORT FAMILIES
- ELEVATE ETHICAL BUSINESSES

SEARCH 130+ CATEGORIES

TRUSTED • VETTED • VERIFIED • TRANSPARENT

From attorneys and financial professionals to home services, senior living, healthcare resources, transportation, nonprofits, and community support programs.

LOOK FOR THESE TRUST BADGES

Trusted Partner™

Verified Business™

Founding Member™

WAYS TO CONNECT

TEXT
Text **SILVER** to **26786**

VISIT
SilverStreakSeniorServices.com
Explore. Learn. Connect.

SCAN
Scan the QR Code to visit our website

COMPLIMENTARY MEMBERSHIP OFFER

Thank you for attending today's workshop.

Use today's coupon code to create your complimentary Silver Streak Senior Services™ account.

TODAY'S COUPON CODE

The more seniors who participate, the easier it becomes to identify trustworthy businesses and strengthen our communities.

Verified Wellness & Lifestyle Resources

Products and services reviewed by Silver Streak Senior Services™ and made available through our trusted partner network.

YOUR AD HERE

Drag and drop your ad here.
Recommended size:
3.5" w x 4.75" h
(Quarter Page)

VERIFICATION STATEMENT

These products and services have been reviewed by Silver Streak Senior Services™ and are offered through trusted partner relationships.

Inclusion does not replace consultation with your physician, pharmacist, attorney, accountant, or other licensed professional.

Always perform your own due diligence before making healthcare, legal, or financial decisions.

Special Thanks to Our Founding Sponsors

This Fraud Awareness Workbook was made possible because of the generous support and commitment of the businesses below.
These organizations believe in protecting seniors and strengthening our community.

YOUR LOGO / AD HERE

Drag and drop your ad here.
Recommended size:
3.5" w x 4.75" h
(Quarter Page)

YOUR LOGO / AD HERE

Drag and drop your ad here.
Recommended size:
3.5" w x 4.75" h
(Quarter Page)

VERIFICATION STATEMENT

Every business listed here has completed Silver Streak Senior Services™ verification. They have been reviewed for legitimacy, ethical standards, insurance, licensing (when required), and overall trustworthiness.

Inclusion does not replace consultation with your physician, pharmacist, attorney, accountant, or other licensed professional.
Always perform your own due diligence before making healthcare, legal, or financial decisions.

WORKSHOP FEEDBACK SURVEY

Your feedback helps us improve this program and bring fraud prevention education to more seniors and families.

ABOUT YOU (REQUIRED)

For anonymous demographic reporting

Year Born: ______________

Gender: *(Please check one)*

☐ Female ☐ Male

☐ Prefer not to answer

☐ Other: ________________

ZIP Code: ______________

These three items help us understand who we are reaching. Thank you!

OPTIONAL CONTACT INFORMATION

Helps us stay in touch and say thank you!

Name: ______________________

Email: ______________________

Phone (optional): ______________

Address (optional): ______________

____

STAY CONNECTED (OPTIONAL)

☐ Yes, I would like to receive fraud alerts, senior resources, and educational updates from Silver Streak Senior Services™.

Email: ______________________

Phone (optional): ______________

RATE TODAY'S WORKSHOP *(Circle One)*

	1 Poor	2 Fair	3 Good	4 Very Good	5 Excellent
Overall quality of the workshop	○	○	○	○	○
Value of the information presented	○	○	○	○	○
Effectiveness of the instructor	○	○	○	○	○
Confidence recognizing scams after today *(Very important to us!)*	○	○	○	○	○
Likelihood you would recommend this class to a friend or family member	○	○	○	○	○

WORKSHOP LENGTH

(Please check one)

☐ Too Short

☐ About Right

☐ Too Long

AFTER TODAY'S CLASS

Would you keep this workbook as a reference?

☐ Yes ☐ Maybe ☐ No

Would you recommend this workshop to a friend?

☐ Yes ☐ Maybe ☐ No

HELP US REACH MORE SENIORS

Do you know a:

☐ Senior Center ☐ Library

☐ Church ☐ Veteran Organization

☐ Community Group ☐ Other Organization

☐ HOA

Please tell us:

____

____

COMMENTS OR SUGGESTIONS

We read every response!

____

____

____

Thank you for helping us protect more seniors.

Don't Fall For It. Silver Streak It.™

SILVER STREAK
SENIOR SERVICES

TOGETHER, WE CAN STOP FRAUD AND PROTECT OUR SENIORS.

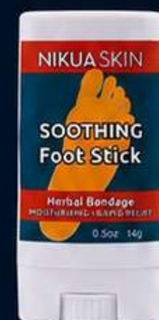
Thank you to our partners for their support and dedication to our community.

ANOINTED AFFORDABLE SENIOR HOME OF HOPE
WE HAVE COMPASSION FOR SENIORS!

Anointed Seasoned Citizens Refuge For Women
We are the gateway to your destiny!

NINETY NINE WEALTH

AdvanceWave LLC
Regenerative Therapy



Nikua Skin Soothing Foot Stick

This workbook was created to educate, empower, and protect seniors from fraud, scams, and financial exploitation.

Knowledge is protection.

Stay alert. Stay informed. Stay safe.

info@sssilverstreakseniorservices.com

www.silverstreakseniorservices.com

TRUSTED PARTNER
SINCE 2025
SILVER STREAK

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