Scammers and criminals don’t take a break during the holidays, in fact they might ramp up their efforts. A 2018 ElderWatch survey of Coloradans 50+ found a lack of knowledge about some holiday-related scams. Be vigilant this holiday season and take extra precautions to ensure your hard-earned money does not end up in the hands of scammers:

- When purchasing a gift card, be sure to inspect it thoroughly for tampering. Ensure the PIN number on the back of the card is not visible. Consider purchasing it online directly from the retailer for an extra layer of security. Be sure to give the receipt for the gift card to the recipient.
- Outsmart door-to-door thieves! If you are shipping a package, it is a good idea to require a signature upon delivery or provide a specific instructions for the delivery company to ensure the package is not stolen.
- Avoid shopping online when you are connected to free public Wi-Fi. Networks that are not secure can expose your personal and financial information to criminals connected to the same network.
- Charitable solicitations are abundant this time of year. Do your research before giving through www.checkthecharity.com or www.charitynavigator.org. Avoid donating to an unsolicited caller.
- When shopping on Craigslist, eBay or other marketplace sites, never wire money to pay for goods or services. If you are asked to wire funds or pay using pre-paid gift cards, consider it a scam.

If you have a question about a potential holiday fraud or scam and want to talk it through with a trained AARP ElderWatch volunteer, please call 800-222-4444 and select option 2. Have a happy and safe holiday season!