



Seniors vs Crime

A Special Project of the Florida Attorney General

Here are some helpful tips to help you avoid being scammed:

Beware of high-pressured sales people whose goal is to get you to purchase something you are not wanting. Avoid shopping for large priced items alone (cars etc). Always read anything you are signing and if you feel uncomfortable, leave and talk about the situation with someone you trust.

Water Purification: If you are unhappy with the taste of your water, you can buy an inexpensive water system for your faucet or refrigerator. If you wish to purchase a purification system, read the contract before signing. Cancellation must be by mail within 3 days after signing the contract and sent by registered mail. Do not sign a contract without reading the terms and conditions.

Driveway Pavers: The installing company should have the pavers on hand and a large down payment i.e. 50% is not needed.

Travel Companies: Do not be fooled into thinking you can give a big down payment and become a travel agent to receive great deals on travel. You must take educational courses before a travel agent license can be obtained. See a registered travel agent-it will probably cost you less money in the end.

Reverse Mortgages: These loans allow older consumers to convert the equity in their home to cash. Be cautious when considering a reverse mortgage. Reverse mortgages tend to be more costly than traditional loans and they use up all or some of the equity in a home. For more information on reverse mortgages go to www.aarp.org/money/revmort.

Hiring a Contractor: Get at least four references and check them to ascertain the quality of the work before hiring a contractor. Ask to see State and County License, and proof that the company is bonded and insured. Examine all documents, and verify licensing at www.myflorida.com. Request proof that the materials purchased for the job have been paid for by the contractor, since an unpaid supplier may put a lien on your property.

Lawn Mowing Services: Payment for service should only be made after the lawn has been mowed. Never pay up front for a month's service or enter into a yearly contract where payment is required up front.

Landscaping Services: Payment of up to 50% is often asked for when signing a landscape contract. Down payments should never exceed 10% and, in case of large contracts, no more than 5%. The contract may call for progress payments as the job progresses.

Citizens are encouraged to call the local Seniors vs. Crime office at (352) 873-6377 (Tu & Th 11am-3pm) for any questions or assistance with consumer issues or disputes.

1. Don't play direct mail sweepstakes or talk to telemarketers. Keep this script near your telephone, read from the script, and then hang up! Remember, YOU are in control of your phone.

“I DO NOT DO BUSINESS OVER THE TELEPHONE. I DO NOT DONATE TO CHARITIES OVER THE TELEPHONE. PLEASE PUT ME ON YOUR DO NOT CALL LIST.”

2. Sign up for the National DO NOT CALL Registry with both your home and cell phones at 1-888-382-1222 or www.donotcall.gov.
3. “OPT OUT” of credit reporting agencies’ credit card solicitation marketing lists: 1-888-567-8688 or www.optoutprescreen.com.