



SERVING MEALS WITH A SIDE OF EDUCATION

SPEAKERS



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Consumer Financial Protection Bureau

PARTNERSHIP



Consumer Financial
Protection Bureau

Serving meals with a side of education: How CFPB placemats can help protect older Americans from financial abuse

Erin Scheithe, Office for Older Americans



Consumer Financial
Protection Bureau

Disclaimer

This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Bureau.

Consumer Financial Protection Bureau

OBJECTIVES. – The Bureau is authorized to exercise its authorities for the purposes of ensuring that, with respect to consumer financial products and services –

- 1) Consumers are provided with timely and understandable information to make responsible decisions about financial transactions;
- 2) Consumers are protected from unfair, deceptive, or abusive acts and practices and from discrimination;
- 3) Outdated, unnecessary, or unduly burdensome regulations are regularly identified and addressed in order to reduce unwarranted regulatory burdens;
- 4) Federal consumer financial law is enforced consistently, without regard to the status of a person as a depository institution, in order to promote fair competition; and
- 5) Markets for consumer financial products and services operate transparently and efficiently to facilitate access and innovation.

Office for Older Americans

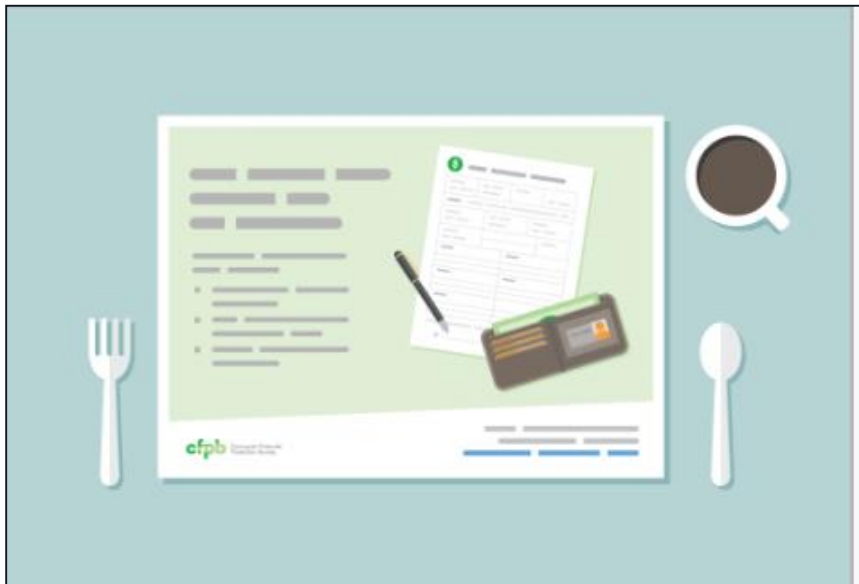
- The CFPB's Office for Older Americans works to improve financial security for older consumers. We have resources to help those who serve older adults and their financial caregivers.

Office for Older Americans

What we do

- We lead initiatives to help protect older people from financial harm.
- We create tools and resources to support sound financial decision-making that safeguards later-life economic security.
- We offer a variety of free resources that you can use or view online, download, or order in bulk.

Consumer Protection Placemats



- 1.2+ million ordered
- 7 in English, 3 in Spanish
- Ordered by:
 - ✓ MOW sites,
 - ✓ Banks & credit unions,
 - ✓ Native communities,
 - ✓ Area agencies on aging, and
 - ✓ non-profits.

Where it all began ...

You have the right to be free from scams

Never “pay to play”

You cannot win a lottery or sweepstakes you did not enter, and a legitimate sweepstakes will not ask for money upfront.

Take your time

Scammers often claim an emergency hoping you will take quick action without checking out the situation.

Check with loved ones

Before offering to help a grandchild or other loved one, call them to be sure the request is real.



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Learn more at consumerfinance.gov/oa or by calling 855-411-2372.

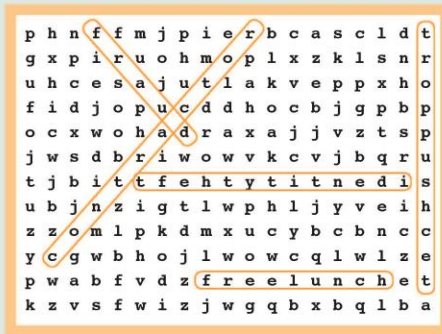
Result of user testing: Game placemats



Result of user testing: Game placemats

Scams can hide in plain sight, learn how to spot them.

Answers:



Fraud: When someone tricks you into giving up your money.

Contractor scam: If someone knocks on your door with an offer to work on your home at a discount, it could be a scam. Often these scam artists charge more than their quoted prices or their work doesn't live up to their promises.

Free lunch: You are invited to hear a pitch for an investment in exchange for a free meal. You will likely get pressured to participate. Remember, if it sounds too good to be true, it probably is.

Identity theft: When credit cards or bank accounts are opened in your name without your permission. Check bank and credit card statements, and your credit report on a regular basis.

Tech support scam: When scammers pretend to be techs who have detected viruses or other malware on your computer. They may try to convince you to buy fake security software, giving them access to your credit card number. Don't give out financial information on an unsolicited call.

Companion toolkit



Latest placemat – released December 21

Don't let scammers pull the wool over your eyes

A charity scam is when a thief poses as a real charity or makes up the name of a charity that sounds real to get money from you—taking advantage of your generosity.



Ask for detailed information about the charity, including address and phone number, and look it up to confirm the charity is real.



Be wary if you get a call following up on a donation pledge that you don't remember making.





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Report charity scams to the Federal Trade Commission at [ftc.gov/complaint](https://www.ftc.gov/complaint).

Order FREE placemats in bulk







[Consumerfinance.gov/placemats](https://consumerfinance.gov/placemats)

Click to download or order in bulk

Financial education place... x

Placemats in English

These placemats offer tips to help older adults and their families recognize and avoid common types of fraud and scams. The placemats are 10" x 14" and can be printed on 11" x 17" paper.

DESCRIPTION	ACTIONS
 <p>Be wary of charity scams</p>	Download PDF Order free copies
 <p>Fill in the blank</p>	Download PDF Order free copies
 <p>Mail fraud alert</p>	Download PDF Order free copies
 <p>Protect what's yours</p>	Download PDF Order free copies
 <p>Word scramble</p>	Download PDF Order free copies
	

Choose the quantity of placemats

available for download at: <http://get.adobe.com/reader>

In most cases, you may order up to 200 free copies of each publication. All publications are free from the CFPB. If you need larger quantities, contact aroybal@qpo.gov

For single copies or small quantities, place your order for pueblo.qpo.gov.

Please allow 3-4 weeks for delivery.

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- > Placemats
- > Saving at Tax Time

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Charity Scam Placemat

 This is a placemat on fake charity scams that a meal recipient can read while waiting for a meal, or while eating.

Released: 2018
Pages: 1
Publication ID: 13387
Item number: CFPB387

 [Download this publication for FREE \(PDF format\)](#)

Select Qty
0
100
200
300
400
500
1000

publication in print

Order additional placemats or educational materials

The screenshot shows a web browser window with the URL "Government ..." and a tab for "CFPB". The page content includes a notice about ordering publications, a search bar, and a list of categories. The "Placemats" category is highlighted with a red circle. The main content area displays the "Charity Scam Placemat" publication, which is a free PDF document released in 2018. It provides information on how to order the publication, including a link to download it for free and a button to add it to the cart.

publications and is available for download at: <http://get.adobe.com/reader>

In most cases, you may order up to 200 free copies of each publication. All publications are free from the CFPB. If you need larger quantities, contact aroybal@qpo.gov

For single copies or small quantities, place your order for pueblo.qpo.gov.

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The screenshot shows the CFPB Bulk Publications website. At the top, there's a navigation bar with links for Home, Help, FAQs, and a link to List All Publications Available for Ordering. The CFPB logo is prominently displayed. In the top right corner, a red circle highlights the 'View Cart | Check Out' link, indicating the next step in the ordering process. Below the logo, the page title 'CFPB Bulk Publications' is shown, followed by a description of the mission and how to order publications. A search bar is located in the middle of the page, allowing users to search for publications by category, format, language, or search text. On the left side, there's a 'CATEGORIES' section with links to various topics like Contacting CFPB, Accounts, Credit, Managing Someone Else's Money, and Money As You Grow. The main content area features a selected publication titled 'Charity Scam Placemat', which includes a description, release date (2018), page count (1), publication ID (13387), and item number (CFPB387). A button to 'Download this publication for FREE (PDF format)' is also present.

Contact Us

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THANK YOU

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Advocacy@mealsonwheelsamerica.org