

Don't Let Natural Disasters Become Your Financial Disaster

By Roy Niedermayer

First it was California wildfires. Now it's devastating tornadoes in Alabama communities with homes destroyed and the death rate climbing. These unpredictable forces of nature are devastating to residents in affected areas. It's heartbreaking and as fellow Americans we want to lend support to victims, especially seniors, in whatever way they can.

But for scammers, these natural disasters are a field day and just another golden opportunity to target those affected and those of us who want to offer help and support. With the winds just barely dying down and the death and destruction assessment just beginning, the natural disaster scammers will be out in force. Typically, they start with unsolicited contact with you by telephone, social media, e-mail, or in person. You could get a call from scammers impersonating charities to get donations or your private information. They are quick to set up fake websites with names that closely mimic legitimate charities in an effort to trick you, a concerned and well-meaning person, into sending money. They prey on the victims themselves by pretending to be from the IRS or other federal and state agencies seeking personal information under the guise of helping victims file loss claims and get tax refunds.

Don't help them. Don't become a victim yourself. Be skeptical and on guard. If you are a donor, ask for information. Check out the charity. You can find reputable charities to support casualties of natural disasters by using the IRS's tax exempt organization search or look for an organization's charity existence and rating on places such as Guidestar and Charity Navigator.

If you're an elderly disaster victim, go to the National Council on Aging's BenefitsCheckUp® disaster assistance tool to find legitimate help with relief and financial assistance.