

## **IRS PHONE SCAM – IT’S AIMING AT STUDENTS, TOO**

Many, many readers of this column reported receiving the IRS phone scam calls in the last several months. This is the robo-call which tells you to call the Internal Revenue Service immediately, or face a lawsuit, or something equally unpleasant. But judging from the number of calls I receive on this, that scam probably peaked in April 2016. That month, I received 46 calls on that scam. In May 2016, I only received 14 such calls.

But it didn’t go away... It seems some of the scammers who favored this IRS deal maybe just changed it up some, and are targeting a smaller segment of the population. The Federal Trade Commission issued a warning on May 25, 2016, warning us, many college students are receiving calls from crooks posing as IRS agents, demanding the students pay the “federal student tax”. These callers may know the student’s university or college, making the call sound legitimate. The callers make demands for immediate payment using methods I write about all the time, like Western Union, Moneygram, or iTunes gift cards. Of course this is all a scam.

This scam does show something I like to bring up to senior citizen groups when I give presentations. Many seniors believe they are a favorite target of scammers, more at risk than other age groups. While that is true in some selected scams, overall, fraud and scams target all age groups. In fact, more scams are reported by non-senior citizens, than those over the age of sixty.

While I was researching the topic of the “federal student tax”, I learned about some other scams targeting college students. It’s been a news headline for some time now that the largest amount of debt carried in the US is for student loans, surpassing mortgage debt and credit card debt. Knowing that, it is no surprise that crooks are offering “student loan debt relief” services. The Federal Trade Commission and the State of Florida just announced filing complaints against the Consumer Assistance Project and Student Aid Society (aren’t those comforting-sounding names?). The complaint relates these companies solicited students to pay an up-front fee, usually \$250, plus monthly fees, in exchange for enrolling the student in a debt forgiveness program. Well guess what? These companies did almost nothing for their customers, and everything they did do, the students could do themselves for no cost.

Any debt forgiveness program which charges an upfront fee is almost certainly a racket, and something you’ll want to avoid. If you have family with student debt, let them know this!

## **DRIVING CLASSES**

We still have seats available for the upcoming Defensive Driving Course which Seniors vs. Crime is co-sponsoring, with AARP and Clinton Community College. This is scheduled for June 14,

2016, from 10 am to 3 pm at CCC Technology Center at 1951 Manufacturing Drive in Clinton. Lunch is provided.

This instruction will offer guidance on compensating for changes in vision, hearing, and reaction time as we age. The class covers handling problem driving situations, such as aggressive drivers. You get tips on how to most effectively use newer automobile technology like anti-lock brakes, airbags, and using cellphones while driving.

To register, you can call Clinton Community College at 563-244-7053, or go online to [www.eicc.edu/ceregistration](http://www.eicc.edu/ceregistration). College staff want to know the section number for these classes when you register, so take note of them here:

- AARP members – Section 169151
- Non-members - Section 169167

### **CARFIT IS BACK**

And just today, I learned the Iowa Dept of Transportation and Genesis Medical Center are offering a CarFit class in Clinton on July 21, 2016. This is not classroom instruction. With CarFit, you bring your car to the event site, and a group of trained staff checks how well you “fit” your car to make driving as safe as possible. These staffers check seat positions, mirrors, seat belts, and offer aids to make driving easier for those with some physical limitations. It’s a pretty good deal, no charge for this. But you do need to make an appointment. The event is scheduled for 9am to 1 pm at the Church of the Open Door, located at 816 13<sup>th</sup> Avenue North. To register, call Genesis at 563-421-1480. There is a cap on how many drivers can be “fitted” in this four hour block, so don’t delay in registering.

### **WHAT ELSE?**

I received a couple of reports in the last week from folks reporting telemarketers soliciting money for police killed in action, or disabled on the job. The telemarketers did not provide enough information to our seniors to allow them to get identified, so I can’t say who is behind these calls. But I have to say, telemarketing fundraisers for veterans groups and law enforcement are something to look at very closely. My advice is not to immediately give money to anyone calling who is doing fundraising. Instead, ask the caller to mail literature describing the organization they represent, and take your time to review and research this organization. Any real charity will be happy to send out information. If they don’t, that tells us a great deal.

### **CONTACT SENIORS VS. CRIME**

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at [randymeier@gapa911.us](mailto:randymeier@gapa911.us)

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