



Senior Scoop



FEDERAL TRADE COMMISSION
Consumer Information

Wrapping up 2020 with more car wrap scams

The FTC has heard from more companies that scammers are using their names to trick people into a [car wrap scam](#). This time, scammers are saying they are Marlboro or Purell (but they're not really).

The gist of the scam is this: scammers send emails and post to social media and job boards with messages like "GET PAID TO DRIVE." They offer to pay you up to \$700 a week if you'll drive around with your car (or truck or bike) wrapped to advertise a well-known product. But they're not really affiliated with the brand. They just want your money.

If you message them back, they'll send you a check to deposit into your bank account. **Then** they'll say to use some of that money to pay their "decal agent" to put the ads on your car. They'll tell you to pay by money order, Walmart money services, or by making a cash deposit directly into the decal agent's bank account — all ways that are hard to cancel or get your money back.

So what's really going on? Well, the "decal agent" is really the scammer. And that check you just deposited? That was fake — which means the money you sent is coming out of your own pocket. So, if you deposited a \$1,500 check and sent \$500 to the "decal agent," you're out \$500 of your own money. (And you don't get to keep that \$1,000, either.)

Source: Ari Lazarus, Consumer Education Specialist, FTC 12-29-2020

Stimulus payments for people, not nursing homes

If you, or someone you care about, lives in an assisted living facility or nursing home, read on. Because the bill funding the second round of Economic Impact Payments (EIPs) has now been signed into law. The money — right now, \$600 per person who qualifies — is being sent out over the next few weeks. And, like last time, the money is meant for the PERSON, not the place they might live.

In [the first round](#), which I'll call EIP 1.0, we know that some nursing facilities tried to take the stimulus payments intended for their residents...particularly those on Medicaid. Which wasn't, shall we say, legal, and kept some attorneys general busy recovering those funds for people.

Now, with EIP 2.0, we would hope those facilities have learned their lesson. But, just in case, let's be clear: If you qualify for a payment, it's yours to keep. If a loved one qualifies and lives in a nursing home or assisted living facility, it's theirs to keep. The facility may not put their hands on it, or require somebody to sign it over to them. Even if that somebody is on Medicaid.

It would be worth a quick chat with management of the facility in question, just to remind them that the rules are the same this time through.

Source: Lois C. Greisman, Elder Justice Coordinator, FTC 1-4-2021



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