



Beat Scammers At Their Own Game!

By Kerry Fink, VP/Exec Director,
Helping Seniors of Brevard

The December 2025 Woman's World article proclaims, "Don't Fall for It! How To Stay Safe!" The article explains everything on the newest threats - from AI deepfakes to fake Amazon texts.

When you read what the "Bad Guys" are up to, you hear things like AI-generated products, Pig butchering crypto scams. QR code phishing, Toll-payment text scams, Amazon text scams and more. It is so important we learn what these are and how to stay safe.

At our November Scam Jam, at Addington Place Titusville, Cpl Jay Martinez, Brevard County Sheriff's Office, cited his own personal case of an online scam. At the end of the day, he teaches the key is to avoid these "traps" by recognizing them ahead of time:

1. "I know this sounds too good to be true" ... My father often repeated, "They don't put the cheese in the trap because they love the mice." We need to stop when we see that "fabulous" offer that we somehow understand is too good to be true!

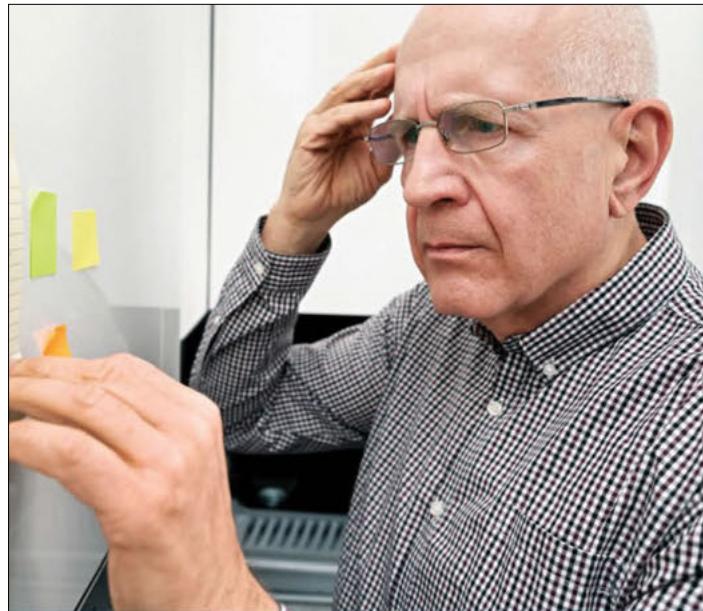
2. "If you don't hurry, you'll miss out" ... "FOMO" - Fear of Missing Out - a great technique to get us to part with our money before we have truly "calculated the cost." Many times, our desire to "get that bargain" gets us in trouble. Scammers know how to manipulate us to get the response they want to line their pockets.

3. "Awful situation, but you can avoid it with gift cards" ... From "Grandson in Jail in Mexico" to "Sheriff's Office on the way to arrest you" scams - they feature a way to "get out of trouble" quickly - per the scam artist. A "solution" involving gift cards, cash payments or now, crypto payments using ATM's at convenience stores, combined with "right now" deadlines, is a sure sign of a setup.

Scam Safety involves STOPPING it before it happens. Law Enforcement will try to help BUT there is precious little that can be done when the proverbial "horse is out of the barn."

Our SCAM JAM workshops, in partnership with AARP, have become very popular. We offer these free events throughout Brevard County - we want you to access this 4-hour training session (lunch included) and graduate as a Certificate-holding "SCAM JAMMER" who pledges to stay from scams, and help those around them stay safe too.

Most events also feature a free SHRED event - where you can safely and securely dispose of your sensitive documents



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to the public. So, what can we do? Personally, I am not a fan of drawn-out proceedings that are expensive and strip people of their privacy.

Thankfully, there are three main alternatives to probate. First, you can list a beneficiary on an account like IRAs, bank accounts, or life insurance. With a valid death certificate, these accounts will promptly transfer the ownership to the named beneficiary. There are also titling options that provide survivorship features. For example, a married couple can own their house as Tenants by the Entirety, and when one spouse passes away, the sole ownership of the house can swiftly shift to the surviving spouse. A third strategy for avoiding probate is the creation of a trust. A trust is reasonably affordable,

can promote anonymity, and can quickly shift assets to your heirs. With a trust, you can designate primary and contingent beneficiaries for most of the assets you own.

Most seniors procrastinate planning their estate, but it is vital to have a comprehensive plan. If you are unsure about the steps involved in your family's estate planning, our office is available to help. Please call 321-956-7072 to schedule a private, no-obligation appointment.

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scammers would just love
to otherwise find in your
garbage can!

Our next SCAM JAM workshop is Friday, February 13th 2026, at the Clubhouse at Glenbrooke Senior Living, 815 Briar Creek Blvd, Palm Bay 10am-2pm, with SHRED event following 2pm-4pm. Limited to 70 participants, the workshop is free, but please RSVP today with Helping Seniors at (321) 473-7770 or online at HelpingSeniorsofBrevard.org.

Let's beat Scammers
at their own game - by
deciding NOT to play!



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