

Protecting Older Consumers 2025–2026

**A Report of the
Federal Trade Commission**

Federal Trade Commission
October 19, 2026



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FEDERAL TRADE COMMISSION

Andrew N. Ferguson, Chairman

Mark R. Meador, Commissioner

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I. Introduction

As the primary Federal consumer protection agency, the Federal Trade Commission (“FTC” or “Commission”) has a broad mandate to defend consumers from unfair or deceptive acts or practices in the marketplace. Protecting older adults is one of the FTC’s primary objectives.¹ Over the past year, the FTC has continued its multipronged efforts to defend older adults against fraud and other consumer issues impacting them.² The cornerstone of the FTC’s approach is bringing enforcement actions to stop unlawful practices and, when authorized to do so, return money to consumers. For example, in fiscal year 2026, the FTC returned more than \$513 million to consumers of all ages.

Consumer education and outreach complement the FTC’s enforcement work and are essential to fulfilling the Commission’s mission to help protect older adults from fraud. The FTC provides tools created specifically to help older adults recognize and avoid common types of fraud so they can safeguard themselves from being harmed by illegal schemes. An integral part of the FTC’s innovative approach is to empower older adults to use those resources to alert their networks about scammers’ tactics and warn against deceptive or illegal business practices.

To amplify its efforts, the FTC continues to develop effective strategies to protect older adults from fraud. For example, the FTC collaborates with a wide variety of partners, including government, academia, national organizations like AARP, industry, military family and veterans service organizations, and other older adult advocates. In devising its strategies, the Commission relies on its Senior Fraud Advisory Office,³ which provides in-depth analysis of reports filed by consumers. This analysis helps to guide both the FTC’s law enforcement and policy work and its education and outreach efforts on issues faced by older adults.

¹ This report refers to persons 60 and older when using the terms “older adults” or “older consumers” to be consistent with the requirements in Section 2(1) of the Elder Abuse Prevention and Prosecution Act, which references Section 2011 of the Social Security Act (42 U.S.C. § 1397j(5)) (defining “elder” as an individual age 60 or older).

² This report focuses on the work of the Bureau of Consumer Protection to protect older adults. The FTC’s Bureau of Competition also serves older adults through its work in various sectors of the economy, such as healthcare, consumer products and services, technology, manufacturing, and energy. The primary drafters of this staff report are Patricia Hsue, Division of Marketing Practices; Emma Fletcher, Division of Consumer Response and Operations; and Kira Krown, Division of Consumer and Business Education. Additional acknowledgement goes to Rhonda Perkins and Lois Greisman, Division of Marketing Practices; Patti Poss, Christopher Stone, and Min Hee Kim, Division of Consumer Response and Operations; Jennifer Leach, Rosario Mendez, and Marlena Patterson, Division of Consumer and Business Education; Devesh Raval, Bureau of Economics; and Criminal Liaison Unit Chief Michelle Grajales. This report reflects the work of staff throughout the Federal Trade Commission’s Bureau of Consumer Protection and its Regional Offices. Lois C. Greisman is the FTC’s Elder Justice Coordinator.

³ The FTC created the Senior Fraud Advisory Office pursuant to the Seniors Fraud Prevention Act of 2022. The Office advises the Commission on fraud-prevention strategies, monitors the market for emerging fraud trends impacting older adults, and coordinates with our law-enforcement partners to disseminate consumer education regarding these new trends. *See* Fraud and Scam Reduction Act, Section 101, Division Q of the Consolidated Appropriations Act, Subtitle B, 2022, Pub. L. No. 117-103, *available at* <https://www.congress.gov/117/plaws/publ103/PLAW-117publ103.pdf>.

This year, the Senior Fraud Advisory Office’s analysis shows that older adults continue to report losing far more money to investment scams than to any other fraud type. Aggregate reported losses to investment scams jumped 42% in 2025, with consumers reporting that scammers often reach them on social media. This year’s report also highlights the dramatic increase in older adults’ reported aggregate fraud losses, which have skyrocketed from about \$600 million in 2020 to approximately \$3 billion in 2025. This increase was largely driven by reports of losses over \$100,000, often to investment scams, romance scams, or impersonations. But because many frauds go unreported, this amount does not reflect the true cost of fraud to older adults. This year’s report estimates the overall cost of fraud to older adults in 2025 is between \$13.3 billion and \$119.5 billion, depending on methodology, which represents an increase of 32% or 47% compared to 2024, respectively.⁴

The FTC submits this ninth annual report to the Committees on the Judiciary of the United States Senate and the United States House of Representatives to fulfill the reporting requirements of Section 101(c)(2) of the Elder Abuse Prevention and Prosecution Act of 2017.⁵

II. FTC Enforcement Activities Affecting Older Adults

The Commission continues to pursue aggressive law enforcement action to protect older adults from fraud and other consumer concerns. While the actual age of people affected in a particular case is typically unknown, FTC enforcement actions generally impact consumers of *all* ages. Thus, as required by law, included as Appendix A to this Report is a list of every administrative and federal district court action filed in the last fiscal year that has affected older adults.⁶ This year, the Commission brought cases involving a wide range of issues, including allegations regarding debt relief services, health insurance frauds, government and business impersonation schemes, money-making opportunities, tech support scams, false or unsubstantiated claims about health products, unfair and deceptive fees, unauthorized billing practices, deceptive or unfair practices related to the privacy or security of consumers’ personal information, and more.⁷

This section highlights six enforcement actions and case resolutions filed within the last fiscal year in which the Commission noted a significant impact on older adults. The section also describes other agency actions that affected older consumers, including actions resulting in

⁴ See *infra* Section IV.A.1.g (discussion of methodologies used to estimate the overall cost of fraud to older adults).

⁵ Public Law 115–70, 115th Congress (enacted Oct. 18, 2017).

⁶ Under the law, the FTC Chairman must file a report listing the FTC’s enforcement actions “over the preceding year in each case in which not less than one victim was an elder or that involved a financial scheme or scam that was either targeted directly toward or largely affected elders.” *Id.*

⁷ Appendix A lists all new enforcement actions taken by the FTC between October 1, 2025, and September 30, 2026, because older adults are affected in nearly every consumer-protection case. This list includes cases involving violations of children’s privacy laws. The perpetrators of such schemes may not typically target older adults, but the cases are listed because they involve large and diverse groups of consumers. The affected consumers may include an older parent or grandparent who wishes to protect the online privacy of children for whom they are caring.

consumer refunds and criminal actions brought by other agencies relating to FTC matters or pursued with FTC assistance.

A. Enforcement Actions

In fiscal year 2026, the Commission filed the following new enforcement actions that likely had a significant impact on older adults:

In *American Tax Service*, the FTC filed a lawsuit against nine companies and two individuals who operated an alleged tax-debt-relief scam by impersonating the Internal Revenue Service (“IRS”) as well as state and local tax authorities.⁸ The defendants allegedly mailed deceptive and threatening letters that impersonated the government to solicit inbound telemarketing calls. The complaint alleged that the defendants misled consumers about their tax debt collection practices to scare them into paying for defendants’ supposed tax debt relief services. The FTC also submitted evidence to the court showing that the operators targeted older adults in upselling fictitious add-on services during inbound telemarketing calls, often for tens of thousands of dollars at a time.⁹ The FTC reached a settlement with the individual defendants that bans them from engaging in debt relief services, tax preparation services, impersonating individuals, government, and businesses, and from nearly all telemarketing. The individual defendants are also required to relinquish \$8 million in cash and frozen accounts, and turn over additional assets worth nearly \$2 million that, with the cash transfers, amount to nearly \$10 million.¹⁰ The settlement also imposes a suspended judgment of \$77.7 million reflecting the total amount taken from consumers between roughly 2022 and 2025. Litigation against the remaining defendants is currently ongoing.¹¹

In *Nuvei*, the FTC settled charges that a payment processing company and its subsidiaries facilitated a scheme operated by entities outside of the United States (“U.S.”) that allegedly stole millions of dollars from consumers by using fake virus alerts and pop-up messages impersonating familiar brands such as Microsoft and McAfee to scare consumers into purchasing their tech support services.¹² The Commission also alleged that the defendants enabled overseas schemes to access the U.S. credit-card system, collected payments from U.S. consumers, and

⁸ *FTC v. American Tax Service LLC*, No. 2:25-cv-01894-GMN-EJY (D. Nev. Oct. 6, 2025), available at https://www.ftc.gov/system/files/ftc_gov/pdf/2523026atscomplaint.pdf.

⁹ Press Release, FTC, *Nevada Will Require Tax-Relief Scammers to Pay Cash and Turn Over Assets Worth Nearly \$10 Million to Settle Charges They Misled Consumers about Tax-Relief Services* (June 2, 2026) available at <https://www.ftc.gov/news-events/news/press-releases/2026/06/ftc-nevada-will-require-tax-relief-scammers-pay-cash-turn-over-assets-worth-nearly-10-million-settle>.

¹⁰ *Id.*

¹¹ Plaintiffs’ Motion for Default Judgment Against the Corporate Defendants, *FTC v. American Tax Service LLC*, No. 2:25-cv-01894-GMN-EJY (D. Nev. May 7, 2026), available at https://www.ftc.gov/system/files/ftc_gov/pdf/AmericanTaxService-PlaintiffsMotionforDefaultJudgmentAgainsttheCorporateDefendants.pdf.

¹² *FTC v. Nuvei Corporation, et al.*, No. 2:26-cv-06306-KML (D. Ariz. Sept. 3, 2026), available at https://www.ftc.gov/system/files/ftc_gov/pdf/Nuvei-Complaint.pdf.

evaded detection by merchant banks and card networks. This case arose out of a previously settled case against defendants Restoro Cyprus Limited and Reimage Cyprus Limited regarding an alleged tech-support scheme that particularly impacted older consumers.¹³ The *Nuvei* settlement requires the defendants to turn over \$4.85 million for consumer refunds and stop processing payments for tech-support telemarketers.¹⁴

B. Case Resolutions

In the last fiscal year, the Commission reached resolutions or received favorable court judgments in four pending cases that likely had a significant impact on older adults:

In the *Accelerated Debt Settlement* matter, the FTC filed a lawsuit against seven companies and three individuals who operated the “Accelerated Debt” program, an alleged debt-relief scam that primarily targeted older consumers, some of whom are veterans.¹⁵ According to the complaint, the defendants falsely claimed that they could reduce consumers’ debt by up to 75% or more, and impersonated banks, credit-card issuers, and government agencies to mislead consumers into paying for the purported debt-relief services. The complaint also alleged that defendants collected illegal advance fees from consumers, used prohibited remotely created checks, unlawfully obtained consumers’ credit reports, and violated the FTC’s Do Not Call requirements. The FTC reached a settlement with the three individual defendants, requiring them to turn over assets totaling approximately \$12.8 million and banning them from engaging in debt-relief activities and telemarketing.¹⁶ Litigation in the matter against the remaining defendants is ongoing.

In 2020, the FTC filed suit against defendants in *Golden Sunrise Nutraceutical, Inc.*, alleging the defendants deceptively advertised a \$23,000 treatment plan as a scientifically proven cure for COVID-19.¹⁷ The complaint alleged that defendants continued with their deceptive advertising even after the FTC sent them a letter in April 2020 warning them to remove all deceptive advertising claims. Defendants also sold dietary supplements as treatments for diseases like cancer and Parkinson’s, along with other serious health conditions. On September 30, 2025, the

¹³ Press Release, FTC, *Tech Support Firms Will Pay \$26 Million to Settle FTC Charges That They Deceived Consumers into Buying Repair Services* (Mar. 14, 2024), available at <https://www.ftc.gov/news-events/news/press-releases/2024/03/tech-support-firms-will-pay-26-million-settle-ftc-charges-they-deceived-consumers-buying-repair>.

¹⁴ Press Release, FTC, *Payment Processor Nuvei Must Implement Robust Merchant Screening Practices and Pay \$4.85 Million to Settle FTC Charges that the Firm Facilitated Merchant Fraud* (Sept. 4, 2026), available at <https://www.ftc.gov/news-events/news/press-releases/2026/09/payment-processor-nuvei-must-implement-robust-merchant-screening-practices-pay-485-million-settle>.

¹⁵ *FTC v. Accelerated Debt Settlement Inc.*, No. 2:25-cv-2443 (D. Ariz. July 14, 2025), available at https://www.ftc.gov/system/files/ftc_gov/pdf/AccelDebt-Complaint.pdf.

¹⁶ Stipulated Final Order for Permanent Injunction and Monetary Judgment as to Defendants Lakes, Knechtel, and Reaney, *FTC v. Accelerated Debt Settlement Inc.*, No. 2:25-cv-2443 (D. Ariz. Mar. 27, 2026).

¹⁷ *FTC v. Golden Sunrise Nutraceutical, Inc. et al.*, No. 1:20-cv-at-00540 (E.D. Cal. July 30, 2020), available at https://www.ftc.gov/system/files/documents/cases/202_3146_golden_sunrise_-_complaint.pdf.

Court granted the FTC’s motion for summary judgment¹⁸ and on October 20, 2025, it entered a permanent injunction prohibiting defendants from making deceptive claims regarding the treatment of COVID-19, cancer, Parkinson’s disease, or any other disease.¹⁹

Last year, the FTC and the State of Colorado filed a lawsuit against **Greystar**, the nation’s largest multi-family rental-property manager, for allegedly deceiving consumers about monthly rent costs by tacking on numerous mandatory fees on top of advertised prices.²⁰ According to the complaint, the company’s portfolio includes apartment buildings and complexes, senior housing, and student housing. The complaint alleged that consumers could not rent a Greystar unit for the prices advertised but had to pay additional mandatory fees for services—ranging from tens to hundreds of dollars a month—that consumers could not avoid even if they did not want or use the related services. Moreover, the complaint alleged that some consumers had no way to learn about these deceptive fees until after they filled out inquiry forms with their personal information or paid a substantial application fee or a holding deposit. If consumers discovered the existence of the fees after their application was approved and opted not to sign the lease, Greystar allegedly did not refund the application fees or the holding deposits that they paid. To settle the charges, Greystar agreed to pay \$23 million to the FTC for consumer redress, to not misrepresent the total monthly leasing price in rental listings, and to clearly and conspicuously disclose the total monthly leasing price and all mandatory fees before requiring consumers to pay any fee or deposit.²¹

In November 2022, the Department of Justice (“DOJ”), on behalf of the FTC, and the State of Wisconsin sued **Square One Development Group, Inc.**, along with related companies and individuals, alleging the defendants sold fraudulent timeshare exit services.²² The complaint alleged that defendants targeted older Americans through direct-mail campaigns, luring consumers to high-pressure sales presentations at local hotels and restaurants. During the presentations, the defendants allegedly made bogus affiliation claims, deceived consumers about their timeshare exit options, and stoked unfounded fears about how their heirs would be impacted if they did not act immediately. The complaint also alleged the defendants failed to provide consumers who purchased their timeshare exit services with notice of their right to

¹⁸ Order, *FTC v. Golden Sunrise Nutraceutical, Inc. et al.*, No. 1:20-cv-at-00540 (E.D. Cal. July 30, 2020), Docket No. 157, available at https://www.ftc.gov/system/files/ftc_gov/pdf/GoldenSunrise-Order.pdf.

¹⁹ Order for Perm. Injunc., *FTC v. Golden Sunrise Nutraceutical, Inc. et al.*, No. 1:20-cv-at-00540 (E.D. Cal. July 30, 2020), Docket No. 159, available at https://www.ftc.gov/system/files/ftc_gov/pdf/GoldenSunriseOrder_0.pdf.

²⁰ *FTC and State of Colorado, ex rel. Philip J. Weiser, Attorney General, v. Greystar Real Estate Partners, LLC*, No. 1:25-cv-165 (D. Colo. filed Jan. 16, 2025), available at https://www.ftc.gov/system/files/ftc_gov/pdf/greystar_complaint_-_filed.pdf.

²¹ Press Release, FTC, *Greystar Agrees to Pay \$24 Million and Stop Deceptive Advertising Practices as a Result of FTC and Colorado Lawsuit Alleging the Firm Deceived Consumers about Rent Prices* (Dec. 2, 2025) (Greystar agreed to pay \$23 million to the FTC and \$1 million to the State of Colorado.), available at <https://www.ftc.gov/news-events/news/press-releases/2025/12/greystar-agrees-pay-24-million-stop-deceptive-advertising-practices-result-ftc-colorado-lawsuit>.

²² *United States v. Square One Development Group Inc., et al.*, No. 4:22-cv-01243 (E.D. Mo. Nov. 21, 2022), available at https://www.ftc.gov/system/files/ftc_gov/pdf/2123065SquareOneComplaint.pdf.

cancel the contract under the FTC’s Cooling-Off Rule.²³ On March 30, 2026, the court granted summary judgment against the last remaining individual defendant, Christopher Carroll, who directed the scheme, and ordered him to pay approximately \$95 million in redress and a \$45 million civil penalty for violations of the FTC’s Cooling-Off Rule. The court also banned the individual from engaging in timeshare exit services.²⁴

C. Other Enforcement Highlights

1. Consumer Monetary Relief

For many years, the Commission relied on Section 13(b) of the FTC Act for authority to obtain equitable monetary redress for consumers. Indeed, redress obtained under Section 13(b) accounted for the overwhelming majority of redress obtained for consumers in fraud cases. The Supreme Court unanimously concluded in *AMG Capital Management v. FTC*,²⁵ however, that Section 13(b) does not authorize courts to award monetary relief in Commission enforcement actions.²⁶ The Commission’s current leadership believes that *AMG Capital Management* was undoubtedly correctly decided. But obtaining monetary redress for consumers has become far more difficult since *AMG Capital Management* because Congress has not taken action that would authorize courts to award monetary relief in Commission enforcement actions brought directly in federal court under Section 13(b). The FTC therefore continues to urge Congress to take action that would provide the FTC the ability to seek monetary relief under Section 13(b) of the FTC Act—and looks forward to continuing to work with Congress to draft appropriate language to protect consumers—so that the Commission can provide refunds to harmed consumers and prevent violators from benefitting from their schemes by keeping their illegally gained profits.

Despite the impact of *AMG Capital Management*, the Commission continues to obtain monies for consumers through other avenues, such as by working with state attorneys general or by seeking relief pursuant to Section 19 of the FTC Act, to partially compensate for the inability to pursue monetary relief under Section 13(b). While not a replacement for a tool like Section 13(b), these efforts allow the Commission to continue obtaining court orders requiring violators to pay redress to consumers harmed by wrongful conduct. In fiscal year 2026, FTC enforcement

²³ 16 C.F.R. § 429.1(a-g).

²⁴ Press Release, FTC, *Court Orders Operator of Timeshare Exit Scheme to Pay \$140 Million Related to FTC Allegations the Scheme Took Millions from Consumers* (April 20, 2026), available at <https://www.ftc.gov/news-events/news/press-releases/2026/04/court-orders-operator-timeshare-exit-scheme-pay-140-million-related-ftc-allegations-scheme-took>.

²⁵ *AMG Capital Mgmt., LLC v. FTC*, 593 U.S. 67 (2021) (holding that Section 13(b) of the FTC Act does not authorize federal courts to require defendants to refund monies to consumers or give up unjust gains).

²⁶ FTC Act, 15 U.S.C. § 53(b).

actions have resulted in relief of more than \$513 million to consumers of all ages.²⁷ During that period, the FTC returned money to consumers in the following cases that likely had a significant impact on older adults:

In *ACRO Services*, the FTC alleged that individual operators of a credit-card debt-relief scheme took millions of dollars from consumers—often older and financially distressed individuals—by falsely claiming to eliminate or reduce their credit-card debts.²⁸ In reality, the complaint alleged, defendants neither reduced nor eliminated consumers’ credit-card debts, and many consumers ended up owing their original debts plus thousands in additional fees and interest, being sued by their creditors, and seeing their credit scores drop significantly.²⁹ The action was settled, which resulted in a court order that permanently bans defendants from telemarketing and selling debt-relief products or services, and requires them to surrender certain property interests and assets to be used for possible refunds to consumers. The FTC sent the first round of redress payments in January 2025, resulting in more than \$3.8 million in refunds. In May 2026, the FTC began sending a second round of checks to people who paid the defendants for credit-card debt relief, totaling more than \$6.2 million to people who accepted their first payment.³⁰

In *AH Media Group*, the FTC alleged that the defendants operated an online subscription scam that primarily sold cosmetics and dietary supplements, with claims that they promote younger-looking skin and weight loss.³¹ The FTC alleged that the defendants sold their products through deceptive websites, which failed to disclose that defendants would charge consumers for both the “trial” product and ongoing monthly subscription plans. According to the complaint, defendants claimed consumers would only have to pay a small shipping and handling fee of \$4.99 or less, while burying the true cost in small-font “terms” links and faded background text. In reality, defendants charged consumers around \$90 for the trial product and enrolled them in unwanted subscription plans with additional monthly charges. To settle the claims, the defendants agreed to a court order that banned them from negative option marketing, required them to turn over assets

²⁷ The FTC provides updated statistics about where refunds were sent, the dollar amounts refunded, and the number of people who benefited from FTC refund programs. See FTC, FTC Refund Programs, available at www.ftc.gov/refunds; FTC, FTC Refunds to Consumers (last updated Aug. 14, 2026), available at https://public.tableau.com/app/profile/federal.trade.commission/viz/Refunds_15797958402020/RefundsbyCase.

²⁸ *FTC v. ACRO Services, LLC, et al.*, No. 3:22-cv-00895 (M.D. Tenn. Nov. 30, 2022), available at https://www.ftc.gov/system/files/ftc_gov/pdf/Complaint-Unsealed.pdf.

²⁹ Press Release, FTC, *FTC Lawsuit Leads to Permanent Ban from Debt Relief, Telemarketing for Operators of Debt Relief Scam* (May 2023), available at <https://www.ftc.gov/news-events/news/press-releases/2023/05/ftc-lawsuit-leads-permanent-ban-debt-relief-telemarketing-operators-debt-relief-scam>.

³⁰ Press Release, FTC, *FTC sends second payment to people who paid for credit card debt relief* (May 2026), available at <https://www.ftc.gov/enforcement/refunds/acro-services-refunds>.

³¹ *FTC v. AH Media Group, LLC, et al.*, No. 3:19-cv-04022-JD (N.D. Cal. Jul. 12, 2019), available at https://www.ftc.gov/system/files/documents/cases/ah_media_complaint.pdf.

for consumer redress, and imposed a \$74.5 million suspended judgment.³² The FTC sent payments to consumers harmed by the scheme in June 2022 and December 2024, which resulted in more than \$5.1 million paid. In February 2026, the FTC sent PayPal payments to consumers who did not cash their original checks.³³

The FTC settled charges against defendants in *FloatMe*, an online cash-advance provider that the FTC alleged used empty promises of quick and free cash advances to entice consumers to join its service, only to fail to deliver the promised advanced amounts, made it difficult to cancel, and discriminated against consumers who received public assistance including Social Security retirement benefits.³⁴ As alleged in the complaint, consumers receiving Social Security retirement benefits were permitted to sign up for a subscription with FloatMe only to find that they were categorically prohibited from receiving cash advances—even after paying subscription fees—because FloatMe refused to offer cash advances for income derived from these benefits. To settle the charges, defendants agreed to pay \$3 million for consumer redress, stop their deceptive marketing, make it easier for consumers to cancel their subscriptions, and institute a fair-lending program.³⁵ The FTC sent payments to consumers in September 2024 which resulted in more than \$1.5 million in refunds. In April 2026, the FTC sent a second round of payments totaling more than \$1 million to consumers who accepted their first payment.³⁶

In *Golden Sunrise Nutraceutical*, the FTC took action to stop defendants from allegedly making deceptive claims about cures for COVID-19, cancer, and Parkinson’s disease. In 2021, the FTC settled charges with one of the individual defendants who agreed to pay \$103,420 to provide refunds to consumers.³⁷ Last year, the FTC initiated a claims process and sent claims forms to consumers who bought certain deceptively marketed treatment plans and subsequently began

³² Press Release, FTC, *FTC Halts Online Subscription Scheme that Deceived People with “Free Trial” Offers* (May 8, 2020), available at <https://www.ftc.gov/news-events/news/press-releases/2020/05/ftc-halts-online-subscription-scheme-deceived-people-free-trial-offers>.

³³ Press Release, FTC, *FTC sends payments to people who were charged for free trial offers* (Feb. 2026), available at <https://www.ftc.gov/enforcement/refunds/ah-media-group-refunds>.

³⁴ Press Release, FTC, *FTC Acts to Stop FloatMe’s Deceptive ‘Free Money’ Promises, Discriminatory Cash Advance Practices, and Baseless Claims around Algorithmic Underwriting* (Jan. 24, 2024), available at <https://www.ftc.gov/news-events/news/press-releases/2024/01/ftc-acts-stop-floatmes-deceptive-free-money-promises-discriminatory-cash-advance-practices-baseless>.

³⁵ *Id.*

³⁶ Press Release, FTC, *FTC sends second payment to people who paid for cash advances* (April 2026), available at <https://www.ftc.gov/enforcement/refunds/floatme-refunds>.

³⁷ Press Release, FTC, *Promoter of \$23,000 COVID-19 “Treatment” Plan Barred from Making Bogus Health Claims* (June 14, 2021), available at <https://www.ftc.gov/news-events/news/press-releases/2021/06/promoter-23000-covid-19-treatment-plan-barred-making-bogus-health-claims>.

sending checks to eligible consumers in February 2026.³⁸ Eligible consumers who submitted a valid claim are getting all of their money back. The remaining consumers who did not submit a claim are receiving a check for \$20.

In January 2026, the FTC sent a second round of checks to people who lost money to a prize scheme operated by *Next-Gen* and its related companies.³⁹ The FTC and State of Missouri sued these companies in 2018 for running a bogus sweepstakes scam that targeted or affected older adults and tricked them out of tens of millions of dollars.⁴⁰ After reaching a settlement, the FTC sent refunds to consumers in July 2022, which resulted in more than \$10.7 million in refunds.⁴¹ This second round of refunds will result in sending more than \$13.5 million to people who cashed their first check.

In *Restoro Cyprus Limited*,⁴² the FTC charged that defendants operated a tech-support scheme that cost consumers, particularly older consumers, millions of dollars. According to the complaint, defendants pretended an affiliation with McAfee and Microsoft and scared consumers using pop ups with system warnings and threats into believing that their computers were suffering from performance or security issues requiring immediate attention. Defendants offered consumers a free scan, which they also separately marketed through online advertisements, that inevitably found purported performance or security issues that required repair. The complaint alleged that defendants directed consumers to purchase “software” to “fix” the problems and to call their telemarketers to activate the software, but when contacted, the telemarketers attempted to sell additional services. To settle the charges, defendants agreed to a court order that bans them from misrepresenting security or performance issues and from engaging in deceptive telemarketing. Defendants also paid \$26 million for consumer redress. In March 2025, the FTC sent PayPal payments totaling more than \$13.1 million to people harmed by the defendants’

³⁸ Press Release, FTC, *FTC Sends Checks to Consumers Who Bought Certain Products from Golden Sunrise Nutraceutical Between 2017 and 2020* (Feb. 11, 2026), available at <https://www.ftc.gov/news-events/news/press-releases/2026/02/ftc-sends-checks-consumers-who-bought-certain-products-golden-sunrise-nutraceutical-between-2017>.

³⁹ Press Release, FTC, *FTC sends second payment to people who lost money to a sweepstake scam* (Jan. 2026), available at <https://www.ftc.gov/enforcement/refunds/next-gen-refunds>.

⁴⁰ Press Release, FTC, *FTC Challenges Schemes That Target or Affect Senior Citizens* (Feb. 22, 2018), available at <https://www.ftc.gov/news-events/news/press-releases/2018/02/ftc-challenges-schemes-target-or-affect-senior-citizens>.

⁴¹ Press Release, FTC, *FTC sends second payment to people who lost money to a sweepstake scam* (Jan. 2026), available at <https://www.ftc.gov/enforcement/refunds/next-gen-refunds>.

⁴² *FTC v. Restoro Cyprus Limited, et al.*, 1:24-cv-00735 (D.D.C. Mar. 14, 2024), available at https://www.ftc.gov/system/files/ftc_gov/pdf/1-ComplaintagainstRestoro.pdf.

scheme.⁴³ In March 2026, the FTC began sending checks to people who did not accept their PayPal payments.⁴⁴

In February 2026, the FTC sent nearly \$23 million to consumers who invested in the *Sanctuary Belize* scheme along with its nearby sister development, Kanantik.⁴⁵ In *In re Sanctuary Belize Litigation*, the FTC alleged the defendants took more than \$100 million from consumers, including many retirees, in a massive land-sale scam.⁴⁶ According to the complaint, the defendants marketed lots in a supposedly luxury development in Central America, falsely promising the development would include luxury amenities and would be completed soon. The FTC also alleged that the defendants falsely claimed that funds they collected from lot sales would go back into the development. Following a trial in 2020, the FTC won a verdict that, among other things, the scheme took in more than \$100 million; the verdict was upheld on appeal.⁴⁷ This is the second distribution of consumer redress to consumers harmed by the Sanctuary Belize scheme and the first distribution to consumers who invested in Kanantik. The FTC previously sent approximately \$10 million to consumers who invested in the Sanctuary Belize development in August 2023.⁴⁸

In *Trend Deploy*, the FTC filed suit in June 2021 against an online marketer alleging the defendant preyed on consumers' fear of COVID-19 and falsely promised quick delivery of personal protective equipment ("PPE"), including N95 masks.⁴⁹ In fact, the defendant failed to deliver PPE on time, if at all, and failed to offer cancellations or refunds. The FTC further alleged that, when the defendant did deliver the purchased PPE, he often sent products inferior to those that consumers had ordered, such as sending cloth masks in lieu of N95 masks. In 2023, the court granted the FTC's motion for summary judgment and banned the defendant from

⁴³ Press Release, FTC, *FTC Sends More Than \$25.5 Million to Consumers Impacted by Tech Support Firms' Scam* (March 2025), available at <https://www.ftc.gov/news-events/news/press-releases/2025/03/ftc-sends-more-255-million-consumers-impacted-tech-support-firms-scam>.

⁴⁴ Press Release, FTC, *FTC sends checks to people who paid for computer repair services* (March 2026), available at <https://www.ftc.gov/enforcement/refunds/restoro-reimage-refunds>.

⁴⁵ Press Release, FTC, *FTC is Sending Nearly \$23 Million to Consumers Who Invested in the Deceptive Sanctuary Belize and Kanantik Real Estate Development Schemes* (Feb. 5, 2026), available at <https://www.ftc.gov/news-events/news/press-releases/2026/02/ftc-sending-nearly-23-million-consumers-who-invested-deceptive-sanctuary-belize-kanantik-real-estate>.

⁴⁶ Press Release, FTC, *At FTC's Request, Court Halts Massive "Sanctuary Belize" Real Estate Investment Scam* (Nov. 8, 2018), available at <https://www.ftc.gov/news-events/news/press-releases/2018/11/ftcs-request-court-halts-massive-sanctuary-belize-real-estate-investment-scam>.

⁴⁷ Press Release, FTC, *FTC Sending Refunds to Consumers who Invested in Deceptive Sanctuary Belize Real Estate Development Scheme Operated by Repeat Offender Andres Pukke* (Aug. 16, 2023), available at <https://www.ftc.gov/news-events/news/press-releases/2023/08/ftc-sending-refunds-consumers-who-invested-deceptive-sanctuary-belize-real-estate-development-scheme>

⁴⁸ *Id.*

⁴⁹ Press Release, FTC, *FTC Sues PPE Marketer for Falsely Promising Quick Delivery of N95 Facemasks* (June 30, 2021), available at <https://www.ftc.gov/news-events/news/press-releases/2021/06/ftc-sues-ppe-marketer-falsely-promising-quick-delivery-n95-facemasks>.

selling any protective goods or services.⁵⁰ The court also entered a monetary judgment of \$989,483 for violations of the FTC’s Mail Order Rule and a civil penalty of \$2,562 for violations of the COVID-19 Consumer Protection Act. Following a 2025 settlement,⁵¹ the FTC returned more than \$672,000 to consumers affected by defendant’s actions.⁵²

2. Criminal Liaison Unit

The Bureau of Consumer Protection’s Criminal Liaison Unit works with federal and state criminal prosecutors to bring consumer-fraud criminal cases, including cases affecting older adults.⁵³ The FTC’s civil law-enforcement actions often uncover key facts or evidence that subsequently support criminal fraud prosecutions.

For example, the FTC and three states brought a civil enforcement action against career fraudster, Brett Blackman, and his associates over “Affiliate Strategies, Inc.,” a government grant scheme.⁵⁴ That case was resolved as to Blackman with a court order in July 2011 banning him, for life, from the business of telemarketing.⁵⁵ Blackman then developed a Medicare scam that defrauded both senior citizens and federal healthcare programs. The DOJ indicted Blackman, and on May 13, 2026, a jury convicted Blackman of conspiracy to commit healthcare fraud, wire fraud, and related charges based in part on information, including a declaration, provided by FTC staff. Although criminal sentencing is pending, Blackman faces up to 20 years in prison.⁵⁶

⁵⁰ Press Release, FTC, *At FTC’s Request, Florida District Court Permanently Bars Deceptive COVID-19 PPE Marketer from Selling Any Protective Goods or Services to Consumers* (June 5, 2023), available at <https://www.ftc.gov/news-events/news/press-releases/2023/06/florida-district-court-permanently-bars-covid-19-ppe-marketer-from-selling-goods-services>.

⁵¹ Press Release, FTC, *Frank Romero Agrees to Court Order Requiring Payment to the FTC for Mail Order Rule Violations* (Aug. 8, 2025), available at <https://www.ftc.gov/news-events/news/press-releases/2025/08/frank-romero-agrees-court-order-requiring-payment-ftc-mail-order-rule-violations>.

⁵² Press Release, FTC, *FTC Returns Money to Consumers Harmed by Trend Deploy’s Deceptive Marketing* (July 22, 2026), available at <https://www.ftc.gov/news-events/news/press-releases/2026/07/ftc-returns-money-consumers-harmed-trend-deploys-deceptive-marketing>.

⁵³ See FTC, Criminal Liaison Unit, available at <https://www.ftc.gov/enforcement/criminal-liaison-unit> (providing more information about the Criminal Liaison Unit).

⁵⁴ Press release, FTC, *FTC, Three States Charge Scammers with Falsely Promising Guaranteed \$25,000 Government Grants as Part of the Economic Stimulus Package* (July 23, 2009), available at <https://www.ftc.gov/news-events/news/press-releases/2009/07/ftc-three-states-charge-scammers-falsely-promising-guaranteed-25000-government-grants-part-economic>.

⁵⁵ *FTC v. Blackman*, 5:09-cv-04104-JAR (D. Kan. July 21, 2011), available at <https://www.ftc.gov/sites/default/files/documents/cases/2011/08/110825grantwritersstipblackman.pdf>.

⁵⁶ Press release, Dept. of Justice, *Owner of Health Care Software Company Convicted of 1 Billion Dollar Medicare Fraud Conspiracy* (May 14, 2026), available at <https://www.justice.gov/opa/pr/owner-health-care-software-company-convicted-1-billion-dollar-medicare-fraud-conspiracy>.

3. Referral to the FBI's Recovery Asset Team

The Federal Bureau of Investigation (“FBI”) Internet Crime Complaint Center Recovery Asset Team (“IC3 RAT”) initiates a process called the Financial Fraud Kill Chain (“FFKC”) to notify banking partners in an attempt to freeze funds sent to scammers. In 2025, the FBI IC3 RAT initiated the FFKC for 3,900 incidents and, with the assistance of their banking partners, froze an impressive \$679 million of the \$1.16 billion reported losses, making recovery possible for many consumers.⁵⁷

The FTC refers consumer reports involving high dollar losses received through its www.ReportFraud.ftc.gov website and call center that meet certain criteria to the FBI IC3 RAT when the consumer agrees to the referral. In 2025, the FTC referred 680 reports through its Consumer Sentinel Network to the FBI IC3. Of those 680 reports, 451 were sent directly to the FBI IC3 RAT for possible FFKC action. The IC3 RAT was able to act on 200 of those complaints that fell within the established FFKC criteria. Those 200 reports had a total reported loss of over \$18.7 million and the IC3 RAT was able to freeze over \$10.8 million with assistance from the IC3 RAT’s banking partners.

Here is a recent FFKC success story involving an older adult shared by the FBI IC3 RAT:

- In August 2025, an older adult reported to the FTC that they opened a spoofed text message from Apple Support containing a link and claiming that they charged \$500 to their credit card. The complainant reported that they were then called by an individual claiming to be from Apple Support who stated the complainant was being investigated by the FBI and they were instructed to send a \$52k wire along with other smaller bitcoin ATM transfers in order to verify their identity. The complainant sent the \$52k wire to a domestic U.S. bank that held a custodial account for Coinbase. The IC3 RAT initiated the FFKC with their banking partners, with further instruction to Coinbase, and were able to assist in freezing over \$51k.

The FTC is proud to partner with the FBI IC3’s Recovery Asset Team to help consumers, particularly those experiencing large dollar losses, recover funds when possible.

III. Outreach and Education Activities

A. FTC Consumer Education Campaigns

Pass It On is the FTC’s ongoing fraud-prevention education campaign for older adults. In 2014, the FTC developed *Pass It On* to change common narratives about older adults and fraud. *Pass It*

⁵⁷ Dept. of Justice FBI, *Federal Bureau of Investigation Internet Crime Report 2025* (2025), available at https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf.

On deploys older adults as part of the solution in the fight against fraud by supplying them with resources to read and “pass on” to family and friends.

The *Pass It On* catalog of print and online material addresses 13 common frauds, including business and government impersonation scams, grandkid and family scams, unwanted calls and text messages, and others. Each of the factsheets, bookmarks, videos, presentations, and other materials briefly explain how certain scams work and what a reader can do to avoid them.

The FTC has distributed more than 25.1 million *Pass It On* items since the campaign began—including more than 1.6 million items in fiscal year 2026—to community banks, libraries, police departments, adult-protective services offices, state attorneys general, military support groups, and educational and community groups nationwide. Campaign materials are available at www.ftc.gov/passiton, and can be ordered in print at www.bulkorder.ftc.gov.

The FTC routinely emails Consumer Alerts about the topics covered by *Pass It On*, as well as about travel scams, social-media scams, tax scams, and other common scams affecting older adults.⁵⁸ The FTC emails the Alerts to more than 420,000 subscribers who include individuals, community groups, advocates, national and local news media outlets, and other stakeholders. The FTC also posts these Alerts on its consumer website, www.consumer.ftc.gov, so the public can read, link to, and share the scam-awareness messages.⁵⁹

In addition to Consumer Alerts, the FTC regularly develops short-form videos on new fraud trends, including those that impact older adults. Over the past fiscal year, staff released videos on how to spot and avoid Medicare scams, tech-support scams, jury-duty scams, and a number of other topics. Some have garnered thousands, and even millions, of views.⁶⁰

To combat increasing reports about impersonation scams, the FTC ran a radio and digital ad campaign in April and May 2026 focused on government imposters. The campaign targeted adults 65 and older across the country. The radio ads delivered 2.8 million impressions. The digital ads resulted in a 900% increase in visits to the FTC’s How To Avoid Imposter Scams landing page, which has information on how to recognize imposters, compared to the same period last year.⁶¹

⁵⁸ Consumer Alert, FTC, *How to avoid travel scams this summer* (June 17, 2026), available at <https://consumer.ftc.gov/consumer-alerts/2026/06/how-avoid-travel-scam-summer>; Consumer Alert, FTC, *How to spot the top scams that started on social media* (April 27, 2026), available at <https://consumer.ftc.gov/consumer-alerts/2026/04/how-spot-top-scams-started-social-media>; Consumer Alert, FTC, *Hang up on unexpected calls saying you owe back taxes. Those are scams* (January 15, 2026), <https://consumer.ftc.gov/consumer-alerts/2026/01/hang-unexpected-calls-saying-you-owe-back-taxes-those-are-scams>.

⁵⁹ Information about subscribing to Consumer Alerts is available at www.ftc.gov/ConsumerAlerts.

⁶⁰ Video, FTC, *How to Avoid Medicare Scams* (November 26, 2025), available at <https://www.youtube.com/watch?v=SeR-n-oDQmg>; Video, FTC, *How scammers pretend to fix your computer* (June 8, 2026), available at <https://www.youtube.com/watch?v=jls4hc58Tcc>; Video, FTC, *Jury Duty Scams Warning with Commissioner Melissa Holyoak* (November 1, 2025), <https://www.youtube.com/watch?v=Qjplk5DjQTW>.

⁶¹ Additional information about how to recognize and avoid imposters can be found at www.ftc.gov/imposters.

B. Outreach to Older Adults

The FTC collaborates with many organizations across the country to share how to recognize and avoid scams as well as drive reporting to promote and inform future enforcement efforts. In this reporting period, FTC staff in Washington, D.C. and eight regional offices presented, exhibited, or participated in 360 outreach events with the public, other law-enforcement agencies, and stakeholders focused on protecting members of a wide range of communities from scams. About 75 of these events served older adults and the people who work with them or engaged partner organizations in discussion and education about issues affecting older adults.

FTC staff participated in events for older adults together with local, state, and federal organizations including, among others, AARP, the Better Business Bureau (“BBB”), public libraries, houses of worship, consumer organizations, financial institutions, legal-services providers, state attorneys general and consumer-affairs offices, and other federal government agencies.

For example, this year the FTC launched a series of virtual roundtables on consumer-protection topics affecting older adults.⁶² These one-hour discussions, which draw a wide variety of professionals from organizations working with older adults, feature panelists with broad expertise in fraud, banking, and aging-related fields. The roundtables—which have thus far focused on the top scams reported by older adults, how to recognize and avoid imposter scams and romance scams, and how to recover after sending money or personal information to a scammer—consistently draw hundreds of attendees, primarily practitioners working with older adults.

In addition, the FTC joined in multiple outreach events with partners, including those described below.

1. Older Adult Advocates and Allied Professionals

The FTC’s outreach partnerships with agencies, groups, and communities throughout the country provide opportunities to share the FTC’s important prevention messages and foster more direct communication lines so the FTC learns in real time about ongoing scams and other consumer-protection problems affecting the public. This, in turn, can generate ideas for education initiatives as well as new case leads.

This year, staff reached older adults through nearly a dozen events in partnership with AARP, including nationwide Facebook Live conversations, webinars, and conference sessions focused on impersonators, online shopping scams, Medicare scams, identity theft, and related topics. For example, in January FTC staff participated in a Facebook Live with AARP’s Fraud Watch Network, which has more than 140,000 followers, to share information and resources to help

⁶² See, e.g., Older Adults Roundtable, FTC, *How Scammers Exploit Trust To Steal Our Money* (May 27, 2026), available at <https://www.ftc.gov/news-events/events/2026/05/consumer-protection-older-adults-roundtable-how-scammers-exploit-trust-steal-our-money>.

older adults recognize the signs of identity theft. And in April, staff gave a presentation on top scams affecting Alaskans during an AARP Alaska Teletown Hall, which drew 300 attendees.

Commission staff also distributed and/or provided *Pass It On* and other education materials at conferences, expos, and other events around the country related to aging and older adult services. These included, among others, a Gerontological Society of America 2025 Annual Scientific Meeting in Boston with 2,500 attendees; a Cleveland Senior Day event with 2,000 participants; a senior resource fair in El Cerrito, California; and a Seniors First Town Hall in northeastern Ohio.

FTC staff also connected with front line state and local agency staff at the National Association of Counties 2026 Legislative Conference, which had 2,700 attendees, sharing *Pass It On* and other consumer-education materials.

Finally, the FTC's Community Advocate Center ("CAC") is a special program to support legal-services organizations' consumer fraud reporting and strengthen the FTC's connections with lower-income consumers.⁶³ Participating legal-service providers get a customized link to report fraud and other bad business practices directly to the FTC and receive periodic email updates and virtual briefings from the FTC. Forty-seven of the CAC members operate programs or have legal practice groups dedicated to serving older adults.

2. Government Agencies and Members of Congress

FTC staff regularly partner with other government agencies to coordinate and amplify the agency's consumer-protection messages to reach a broader audience.

This year, the FTC co-led the *Never Ever* campaign, a public-private coordinated consumer education effort to raise awareness about government- and business-imposter scams. Conducted through the Elder Justice Coordinating Council ("EJCC")⁶⁴ and in partnership with its members, including the DOJ and the Department of Health and Human Services ("HHS"), the campaign was designed to encourage government agencies and businesses to spread the word on how to spot and avoid imposter scams. The FTC created and promoted a customizable campaign toolkit with social-media messages and graphics, radio and video scripts, and other materials. These materials provided clear and consistent messaging with bright-line rules on what government agencies and businesses would never, ever do—but imposters would. For example, the campaign messaging highlighted how government agencies will never, ever tell you to: 1) move your money to supposedly protect it; 2) keep a conversation a secret; or 3) pay for a government grant. The FTC made these materials available to the public on the EJCC's website and at www.ftc.gov/imposters.⁶⁵

⁶³ The Community Advocate Center is available at <https://reportfraud.ftc.gov/community>.

⁶⁴ See *infra* Section IV.B.

⁶⁵ See www.ftc.gov/imposters and <https://ejcc.acl.gov/imposters> (last visited Aug. 27, 2026).

Below are examples of graphics and messaging included in the campaign:



The *Never Ever* toolkit materials also encouraged consumers to report imposter scams at www.ReportFraud.ftc.gov, and to share information about imposters with their communities.



A wide array of government agencies, businesses, and consumer groups participated in the campaign in various ways. For example, senior leadership from several agencies recorded videos outlining their own bright lines for how to recognize government impersonators.⁶⁶ And among other examples: Walmart posted graphics on how to report impersonators on screens in 3,500 Supercenters across the country; Microsoft authored a related blog and shared the toolkit on its website; and the American Bankers Association shared information about the campaign with its 52 State Bankers Association partners and created a dedicated webpage to make the campaign's resources easily accessible.

In addition to leading the *Never Ever* campaign, the FTC hosted two webinars in coordination with the EJCC that provided information on top fraud trends impacting older adults and the actions FTC and the DOJ are taking to address imposter scams. The webinars drew more than 600 attendees.

The FTC also collaborated with other government agencies by co-hosting or co-presenting around 25 webinars. In June, for example, staff joined the Senior Medicare Patrol and Identity Theft Resource Center for a Facebook Live as part of Medicare Fraud Prevention Week. During the conversation, which drew more than 900 views, staff shared advice to help people protect themselves from medical identity theft, along with free tools for recovery. And in January, the

⁶⁶ See, e.g., HHS, *Spot Government Imposter Scams* (June 26, 2026), available at <https://www.youtube.com/watch?v=vTJFsHeC-tk>; Department of the Treasury, Video Message from Secretary Bessent (June 15, 2026), available at <https://x.com/USTreasury/status/2066627589381476505>; DOJ, *World Elder Abuse Awareness Day* (June 9, 2026), available at <https://www.justice.gov/opa/video/world-elder-abuse-awareness-day>; See also, IRS, *IRS CEO Message for World Elder Abuse Awareness Day* (June 15, 2026), available at <https://www.youtube.com/watch?v=MTzmttARgug>; Social Security Administration (“SSA”), *World Elder Abuse Awareness Day* (June 11, 2026), available at <https://www.youtube.com/watch?v=ywVdGAq1Icw>.

FTC presented alongside the Securities and Exchange Commission (“SEC”) and Social Security Administration (“SSA”) to about 500 attendees on how government-imposter scams work, how to avoid them, and how partners can find free resources.

The FTC also regularly presents at, or supplies consumer-education resources for, events hosted by members of Congress in their states and districts. For example, in June staff presented on how to avoid scams and protect personal information during a Live Telephone Town Hall hosted by a member of Congress and attended by 6,000 constituents. During 2026, FTC staff also sent *Pass It On* and other materials to 25 congressional offices across several states. The FTC also engages in email outreach to congressional offices to highlight new or topical consumer-education resources they might share with their constituents. For example, one email outreach focused on free publications for servicemembers, veterans, and their families in preparation for Military Consumer Month.

3. Military Servicemembers and Veterans

The Military Consumer initiative, which the FTC created and manages in collaboration with the Department of War’s Office of Military Compensation and Financial Readiness and the Department of Veterans Affairs, serves all members of the military community. But with more than half (56%) of current veterans expected to be over age 60 at the end of FY 2026,⁶⁷ the agency’s military outreach is another way of engaging with older adults.

During the annual celebration of Military Consumer Month (MCM),⁶⁸ a large network of military partners—including military, federal, and state agencies, consumer and military advocates, and trade groups—collaborate to raise awareness about scammers that target military communities to steal their money and benefits. This year’s MCM focus included older veterans. Agency staff partnered with groups like AARP’s Veterans and Military Families Initiative, BBB’s Military & Veterans Initiative, and Veterans Business Outreach Centers to deliver presentations for veterans on scams, identity theft, and how to keep their information safe. The FTC also published blogs and posted on social media on a range of topics impacting the military community—from rental scams to scams targeting veterans’ benefits.

Agency staff also participate in the VA-organized Veteran Scam and Fraud Evasion Task Force (VSAFE), which maintains centralized tools to help veterans, servicemembers, and their families protect themselves and others from scams and fraud.

⁶⁷ U.S. Dep’t of Veterans Affairs, National Center for Veterans Analysis and Statistics, Population Tables: The Nation: Age/Sex: Table 1L, available at www.va.gov/vetdata/veteran_population.asp.

⁶⁸ See Military Consumer, MCM 2026 Digital Toolkit, available at www.MilitaryConsumer.gov/MCM2026 (providing information about Military Consumer Month).

IV. Developing Effective Strategies to Protect Older Consumers

A. Research and Data Analysis

The FTC’s Senior Fraud Advisory Office analyzes consumer-report information received by the FTC in its Consumer Sentinel Network (“Sentinel”). Sentinel is a secure online database that provides federal, state, and local law-enforcement agencies with access to reports from consumers about fraud and other consumer problems. Law-enforcement agencies and other organizations contribute consumer reports,⁶⁹ and the FTC collects reports directly from the public through its call center and through its websites including www.ReportFraud.ftc.gov. The FTC and its law-enforcement partners can search the Sentinel database by criteria such as the type of fraud or problem and the name, address, and telephone number of the reported entity. They also can search by age range, and identify reports filed by older adults to look for patterns and trends, identify problematic business practices and enforcement targets, and develop cases against targets under investigation.

1. Consumer Sentinel Reports from Older Adults

During calendar year 2025, Sentinel took in more than 6.2 million reports from consumers, both directly and through its data contributors, about problems they experienced in the market. Over 3 million of those reports were about fraud, nearly 1.4 million were about identity theft, and nearly 1.9 million were about other consumer problems.⁷⁰ Consumers reported losing about \$16 billion to fraud in 2025. About 46% of fraud reports filed in 2025 included consumer age information.⁷¹ About 33% (469,597) of reports that included age information came from people 60 and older, and about 123,000 of these reports indicated a monetary loss. Reported losses from people 60 and older totaled over \$3 billion, up from about \$2.4 billion in 2024.⁷² Because the vast majority

⁶⁹ FTC, Consumer Sentinel Network Data Contributors, *available at* <https://www.ftc.gov/enforcement/consumer-sentinel-network/data-contributors> (listing data contributors).

⁷⁰ *See generally* FTC, FTC Consumer Sentinel Network (last updated July 28, 2026), *available at* <https://public.tableau.com/profile/federal.trade.commission>. Figures are based on reports made directly to the FTC and reports provided by all Sentinel data contributors. These figures do not include reports about unwanted calls. Sentinel data is self-reported and not a survey. As such, individuals decide whether to file a report and what information, if any, to provide. Not all consumers who file a report provide their age, payment method, amount of dollar loss, or other data. As referenced in the text above, “other consumer problems” include various categories of reports not classified as fraud, such as auto-related reports and reports about cable and satellite TV.

⁷¹ Data provided by the Internet Crime Complaint Center (IC3) are excluded here and throughout the remainder of this report, except where otherwise noted, due to differences in the age ranges collected from consumers.

⁷² Due to a lapse in funding, the FTC did not take reports from consumers from October 1 to November 13, 2025.

of frauds are not reported to the government, these numbers likely include only a fraction of older adults harmed by fraud.⁷³

Key findings from the 2025 Sentinel data:

- Aggregate reported fraud losses by older adults (ages 60 and over) increased about fivefold from 2020 to 2025. This increase was driven largely by growing reports of extraordinarily large individual losses.
- Older adults continued to report individual losses with a much higher median dollar amount compared to younger adults. The disparity remained particularly large among people 80 and over, whose median reported loss was \$2,000.
- Older adults continued to report losing money to fraud at lower rates than younger adults and filed no-loss fraud reports at much higher rates.
- Older adults continued to be more likely than younger adults to report losing money on tech-support scams; prize, sweepstakes, and lottery scams; romance scams; government-impersonation scams; and scams impersonating friends or family members.
- Online-shopping fraud continued to be the most-commonly reported category of fraud in which people of all ages indicated they lost money, but older adults remained much less likely to report losing money to online-shopping fraud than younger adults.
- Investment scams, government-impersonation scams, and business-impersonation scams continued to be the top fraud types based on aggregate reported losses by older adults.
- Both aggregated reported losses and the number of reports of money lost by older adults were highest for frauds initiated on social media, but median reported individual losses continued to be higher for frauds that started with a phone call.
- Older adults reported the highest aggregate losses to frauds facilitated by bank transfers or payments to send money to the fraudster. The second-highest aggregate reported losses were on frauds facilitated by cryptocurrency transfers. Credit cards were the fraud payment method most frequently reported by older adults.
- Depending on different assumptions on the underreporting of fraud, we estimate the overall cost of fraud to older adults in 2025 to be between \$13.3 billion and \$119.5 billion. These figures reflect a considerable degree of uncertainty because the scale of underreporting, particularly when losses are high, is not well understood.

⁷³ See Anderson, K. B., *To Whom Do Victims of Mass-Market Consumer Fraud Complain?* at 1 (May 2021), available at https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3852323 (showing that only 4.8 percent of victims of mass-market consumer fraud complained to a Better Business Bureau or a government entity).

These findings, explored more fully below, help inform the FTC’s efforts to protect consumers through consumer education, law enforcement, and policy work.

a. Aggregate Reported Losses to Fraud by Older Adults Have Skyrocketed

As shown in Figure 1, reported fraud losses by older adults increased from about \$600 million in 2020 to about \$3 billion in 2025, a 400% increase. Over the same period, the number of reports indicating any monetary loss showed a relatively small increase (78%) when compared to reports of losses in the tens and hundreds of thousands of dollars, which skyrocketed.⁷⁴ These increasing reports of extraordinarily high individual losses largely drove the upward trend in aggregate reported losses.

From 2020 to 2025, combined losses by older adults who reported losing over \$100,000 increased nearly sevenfold. While these reports were relatively rare at 6% of older adults’ loss reports in 2025, they accounted for 70% of their aggregate reported losses.⁷⁵ Controlling for population size, older adults were more than twice as likely as younger adults to report a six-figure fraud loss.⁷⁶ These reports were often about investment scams, romance scams, and scammers impersonating the FTC, banks, Publishers Clearing House, and Microsoft.

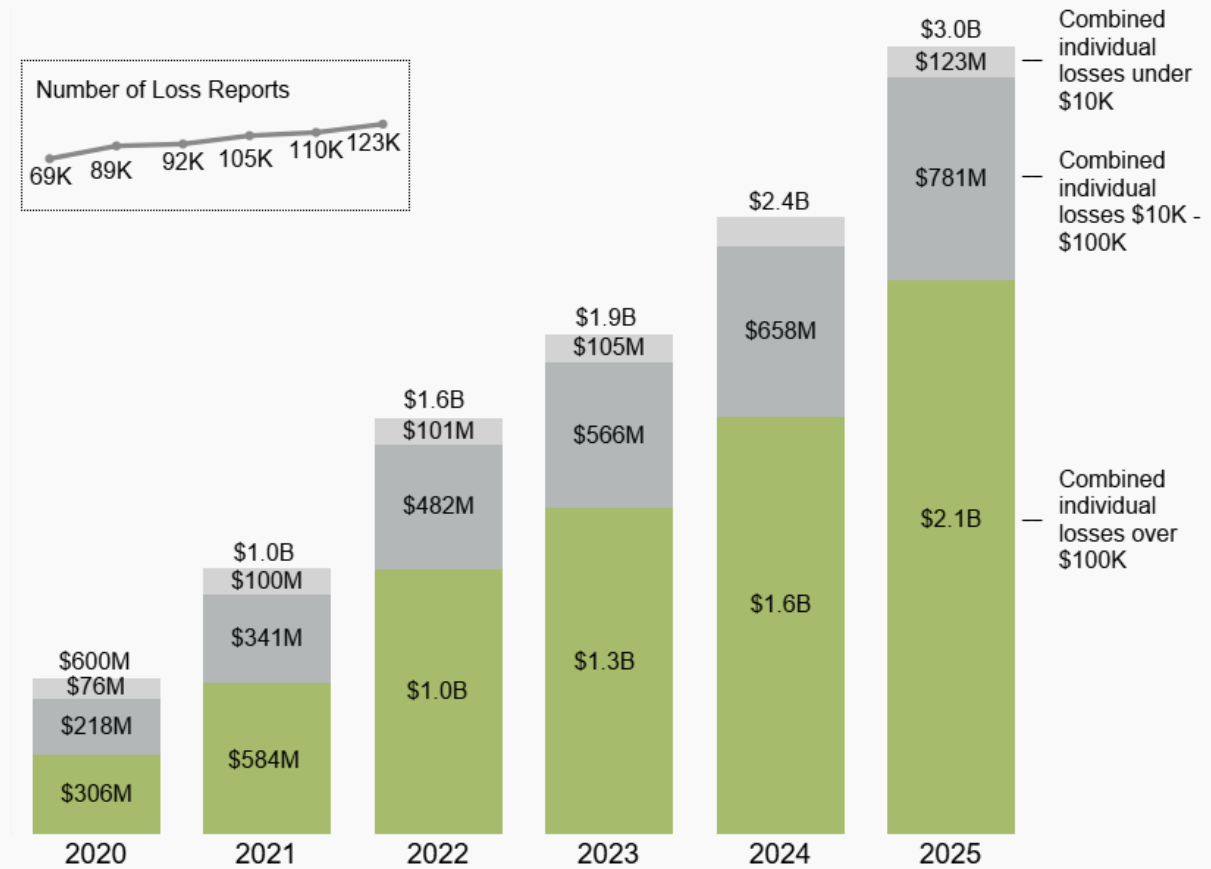
⁷⁴ From 2020 to 2025, the number of older adults who reported a loss over \$100,000 increased 496% (from 1,136 reports to 6,769 reports), and the number who reported a loss from \$10,000 to \$100,000 increased 225% (from 6,965 to 22,655 reports). Over the same period, the number of older adults who reported a loss under \$10,000 increased 53% (from 60,930 to 93,135 reports).

⁷⁵ Reports indicating losses of \$100,000 or more are relatively uncommon for consumers of any age yet make up the lion’s share of aggregate reported losses to Sentinel. In 2025, just 3% of people who reported a fraud loss said they lost \$100,000 or more, but these six-figure losses totaled \$11 billion, or about 69% of the total fraud losses reported to Sentinel.

⁷⁶ This comparison of older adults and younger consumers is normalized against the population size of each age group. The analysis is based on U.S. Census Bureau data for population by age. See *U.S. Census Bureau, 2020–2024 American Community Survey 5-Year Estimates*, available at <https://data.census.gov/table/ACSST5Y2024.S0101>.

FIGURE 1: TOTAL REPORTED FRAUD LOSS BY YEAR AND INDIVIDUAL LOSS AMOUNT (AGES 60 AND OVER)

Aggregate reported fraud losses by older adults increased fivefold from 2020 to 2025. The combined individual losses of older adults who lost over \$100K accounted for the largest share of the growth.

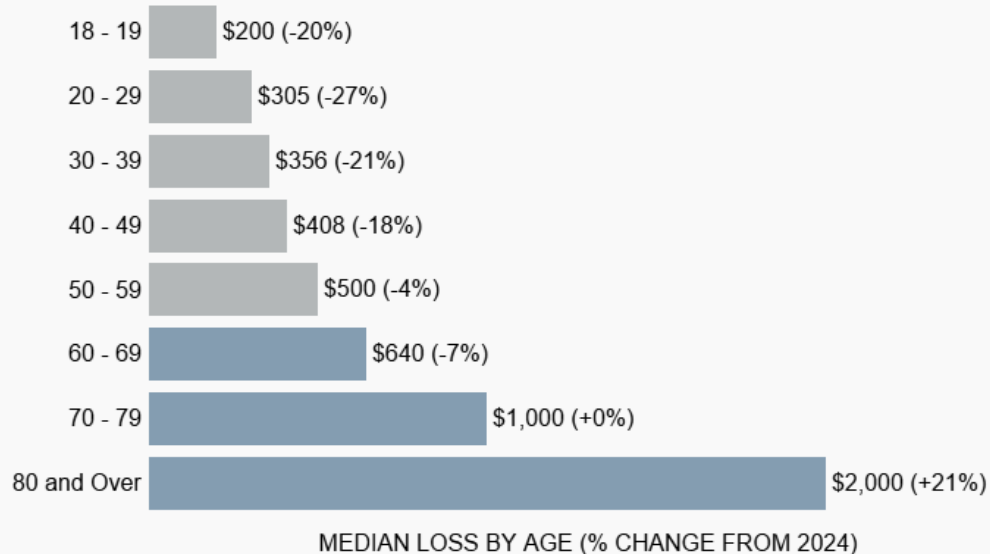


b. Older Adults Reported Higher Median Individual Dollar Losses than Younger Adults

In 2025, as in previous years, older adults who reported losing money reported higher median individual losses than younger adults (see Figure 2). The combined median loss reported by people ages 60 and over held steady at about \$900. For people 80 and over, the reported median individual loss was \$2,000, a 21% increase over 2024, and far higher than any other age group. Changes in the mix of fraud types that people report from year to year affect these figures since losses vary tremendously by fraud type.

FIGURE 2: 2025 MEDIAN INDIVIDUAL MONETARY LOSS REPORTED BY AGE

Older adults continued to report higher median fraud losses than younger age groups. The median loss increased for adults 80 and over but decreased or remained unchanged for other age groups.



Some Sentinel reports are filed on behalf of consumers by adult children, spouses, caretakers, or others. In 2025, about 17% of reports filed for people 80 and over indicated they were submitted by a person on behalf of the consumer, a far higher rate than any other age group.⁷⁷ This is consistent with prior years. Reports submitted by third parties had higher median individual reported losses compared to those that were self-reported. This was true for all age groups, but the disparity was particularly striking for older adults.⁷⁸

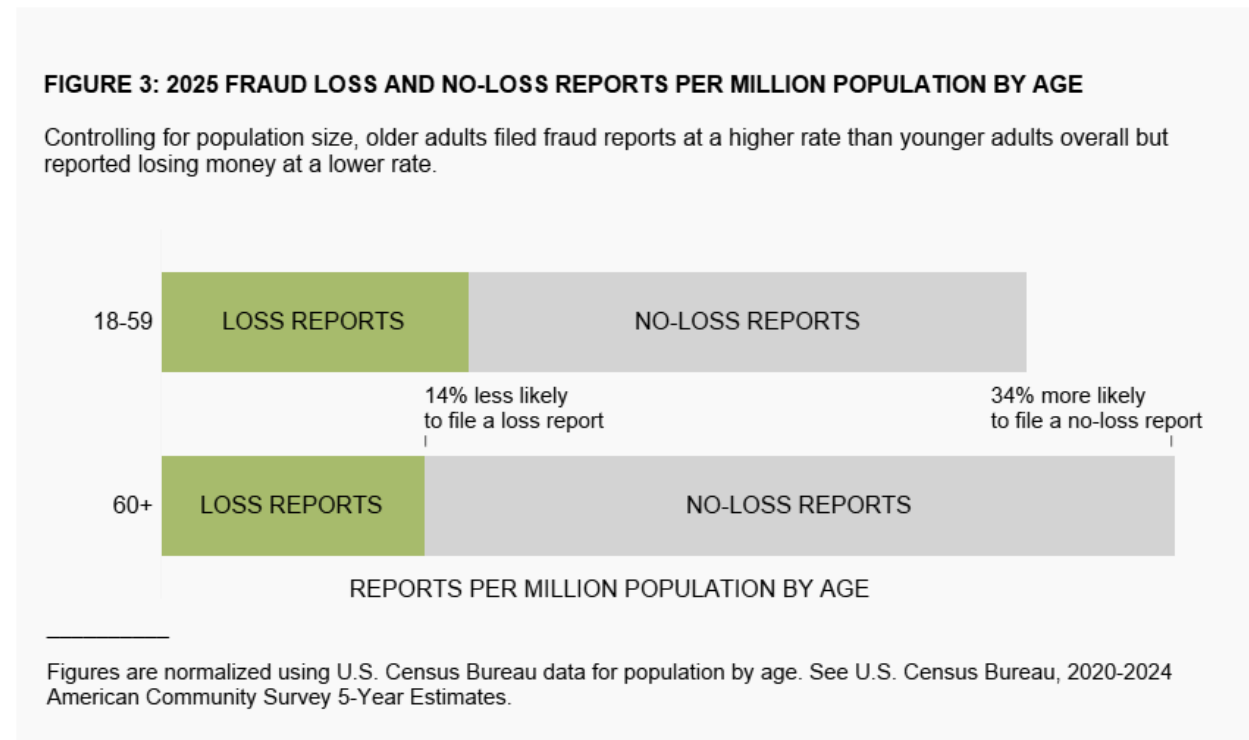
c. Older Adults Reported Losing Money to Fraud at Lower Rates than Younger Adults

Overall, older adults reported fraud at a higher rate than younger adults in 2025. However, about 74% of older adults' fraud reports did not indicate any monetary loss. Figure 3, which controls for population size, shows that older adults filed reports about frauds they spotted but avoided losing money to ("no loss-reports") at a 34% *higher* rate than people ages 18–59. At the same

⁷⁷ The percentages of reports submitted by another person on behalf of a consumer in 2025 were as follows: 17.0% (80 and over), 6.4% (70–79), 3.8% (60–69), 2.6% (50–59), 2.0% (40–49), 1.9% (30–39), 2.1% (20–29), and 3.7% (18–19). These figures exclude reports collected by Sentinel data contributors because of differences in identifying reports submitted by third parties.

⁷⁸ The 2025 reported median individual dollar losses by age for this subset of reports were as follows: \$6,500 (80 and over), \$5,994 (70–79), \$3,000 (60–69), \$999 (50–59), \$1,000 (40–49), \$600 (30–39), \$500 (20–29), \$325 (18–19).

time, older adults reported losing money to fraud at a 14% *lower* rate than younger adults.⁷⁹ This is broadly consistent with previous years and suggests that older adults may be more likely to avoid losing money when exposed to fraud, more inclined to report fraud when no loss has occurred, or a combination of these or other factors. Nonetheless, as shown in Figure 2 above, older adults who *did* report losing money to fraud experienced higher median individual losses than younger adults.



d. Some Types of Fraud Affected Older Adults Differently from Younger Adults

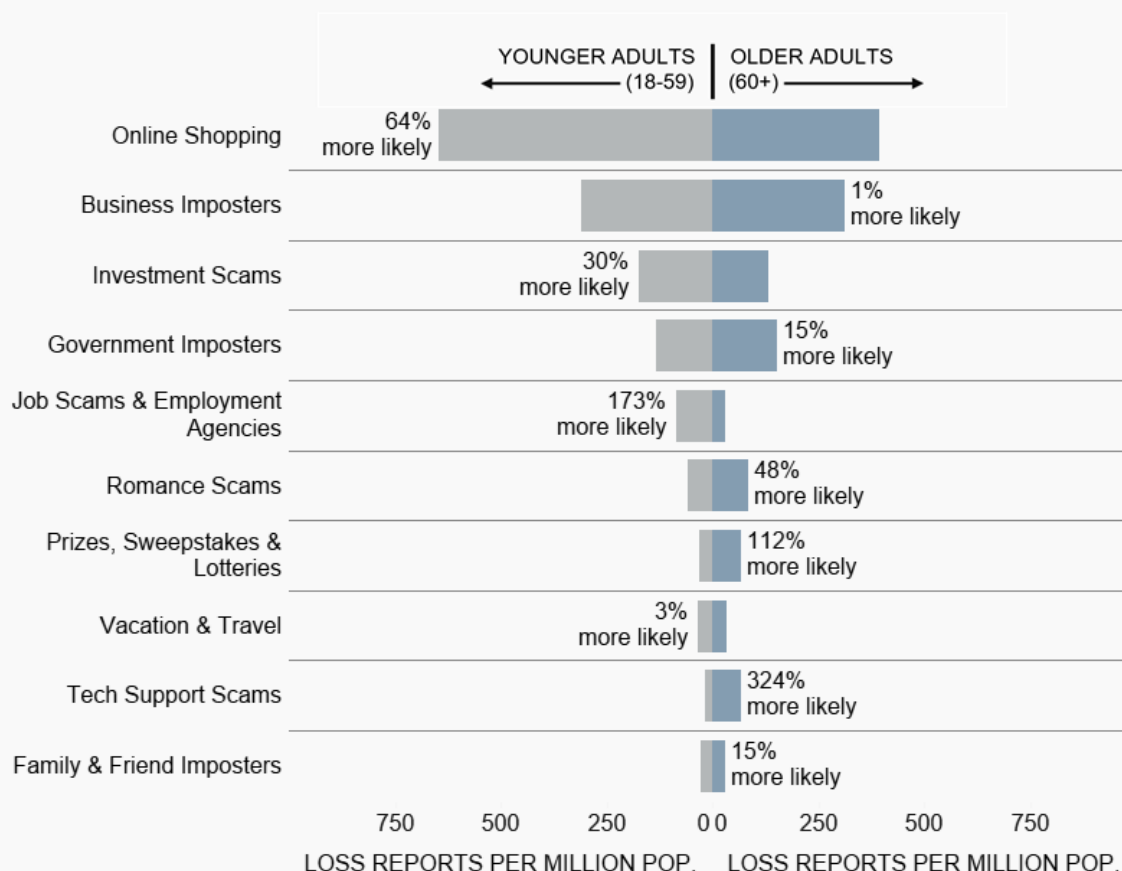
Figure 4 displays the top fraud types ranked by the combined number of fraud reports from both older and younger adults who said they lost money. The blue bars show loss reports filed by older adults, and the gray bars show loss reports filed by younger people for each top fraud. Controlling for population size, older adults were more likely than younger people to report financial losses to certain types of fraud. Five types of fraud stood out in 2025. Older adults were: (1) over four times (324%) more likely than younger people to report losing money on a tech support scam; (2) over two times (112%) more likely to report a loss on a prize,

⁷⁹ Excluding reports that did not include a contact method and contact methods classified as “other,” the largest share of 2025 no-loss reports by older adults were about text scams (32%) and scams that started with a phone call (29%). These reports most often described scams impersonating the government and well-known businesses. No-loss text scam reports were often about scams impersonating various state motor-vehicle offices and toll-road operators, while no-loss phone scam reports were often about scams impersonating Medicare, banks, Amazon, and the FTC.

sweepstakes, or lottery scam; (3) 48% more likely to report a loss on a romance scam; (4) 15% more likely to report a loss on a government impersonation scam; and (5) 15% more likely to report a loss on a scam impersonating a friend or family member. Although older adults continued to be less likely than younger people to report losing money to online shopping fraud, the number of loss reports filed by older adults on this fraud type continued to exceed any other fraud type. Older adults were also much less likely to report losing money on investment scams and job scams relative to younger adults.⁸⁰

FIGURE 4: 2025 LOSS REPORTS BY AGE AND FRAUD TYPE

Losses to some types of fraud are more likely to be reported by younger adults, while others are more likely to be reported by older adults.



Figures are normalized using U.S. Census Bureau data for population by age. See U.S. Census Bureau, 2020-2024 American Community Survey 5-Year Estimates. Fraud types are ranked by the combined number of loss reports for both younger and older adults. Reports categorized as unspecified are excluded.

Another way to understand the effect of fraud on older adults is to identify the magnitude of the financial injury. Analysis of total dollars reported lost by older adults by fraud type, shown in

⁸⁰ As discussed below, the aggregate reported losses by older adults on investment scams continued to exceed any other fraud type. Here and throughout this section of the report, investment scams refer to fraud reports classified as miscellaneous investments and investment advice and stocks and commodity futures trading.

Figure 5, highlights the tremendous financial harm caused by investment scams, government-impersonation scams, and business-impersonation scams. Reported losses by older adults to investment scams were once again far higher than on any other fraud type and jumped 42% in 2025. These consumers often described being lured to fake cryptocurrency-investment platforms after being targeted on social media.⁸¹ Losses to government-impersonation scams were second. The largest share of these losses was on scams impersonating the FTC, the FBI, and SSA.⁸² Losses to business-impersonation scams were next, with the highest aggregate reported losses on scams impersonating banks. These scams often work by convincing people that a security issue has put their accounts at risk.⁸³ People report that they were directed to transfer money, mail cash, or deposit cash into Bitcoin ATMs to keep it “safe.” Reports continue to show an increasingly blurred line between government and business impersonation, with many scammers impersonating more than one entity in a single scam.⁸⁴

⁸¹ In 2025, far more investment scam reports identified social media as the method of contact than any other contact method. This was true for both older and younger adults.

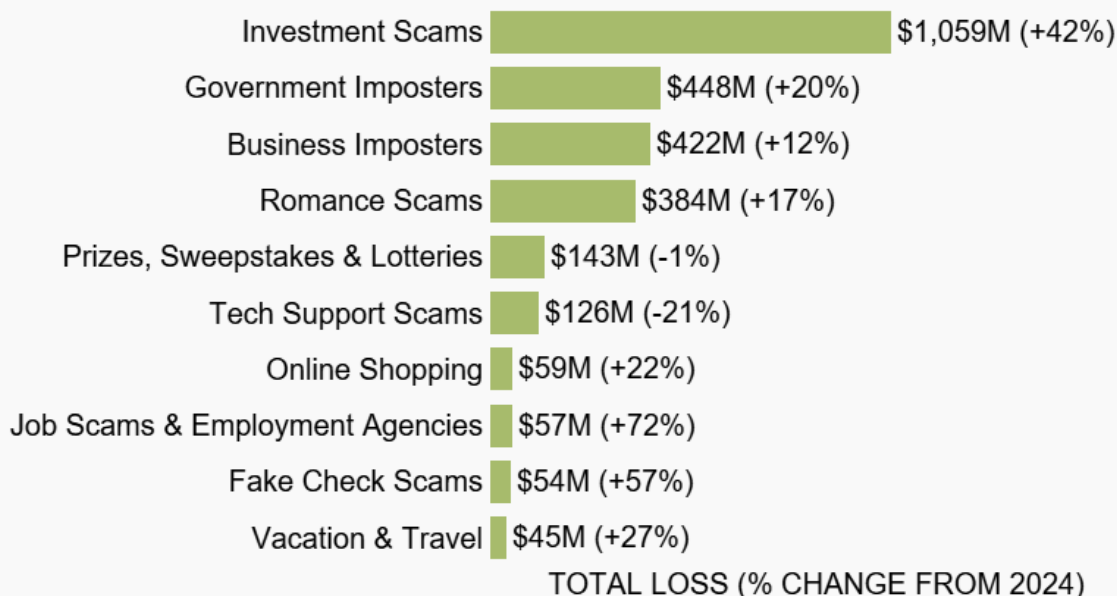
⁸² In 2025, the reported losses by people of any age to scams impersonating these agencies were as follows: \$161M (FTC), \$144M (SSA), and \$28M (FBI). Of reports that included age, the share of losses reported by older adults were as follows: 92% (FTC), 85% (SSA), and 75% (FBI).

⁸³ See Consumer Protection Data Spotlight, FTC, *False alarm, real scam: how scammers are stealing older adults' life savings* (Aug. 7, 2025), available at <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2025/08/false-alarm-real-scam-how-scammers-are-stealing-older-adults-life-savings>.

⁸⁴ See Consumer Protection Data Spotlight, FTC, *Impersonation scams: not what they used to be* (April 1, 2024), available at <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2024/04/impersonation-scams-not-what-they-used-be>.

FIGURE 5: 2025 TOP FRAUD TYPES BY TOTAL DOLLARS LOST (AGES 60 AND OVER)

Reports suggest that some fraud types are far more costly to older adults in aggregate than others, and losses to a number of fraud types increased from 2024 to 2025.



Percent change from 2024 is shown in parentheses. Reports categorized as unspecified are excluded. The number of loss reports filed by older adults in 2025 about each fraud type are as follows: Investment scams (10,578), government imposters (12,183), business imposters (24,820), romance scams (6,832), prize, sweepstakes & lotteries (5,280), tech support scams (5,334), online shopping (31,116), job scams & employment agencies (2,431), fake check scams (1,846), vacation & travel (2,630).

e. Older Adults' Aggregate Losses and Number of Loss Reports Were Highest on Fraud that Started on Social Media

In 2025, older adults once again filed more loss reports and reported losing more money in the aggregate to fraud that started on social media than to fraud that reached them by any other method of contact (see Figure 6). Older adults' reported losses to scams initiated on social media have skyrocketed in recent years—the 2025 figure is about twelve times higher than in 2020.⁸⁵

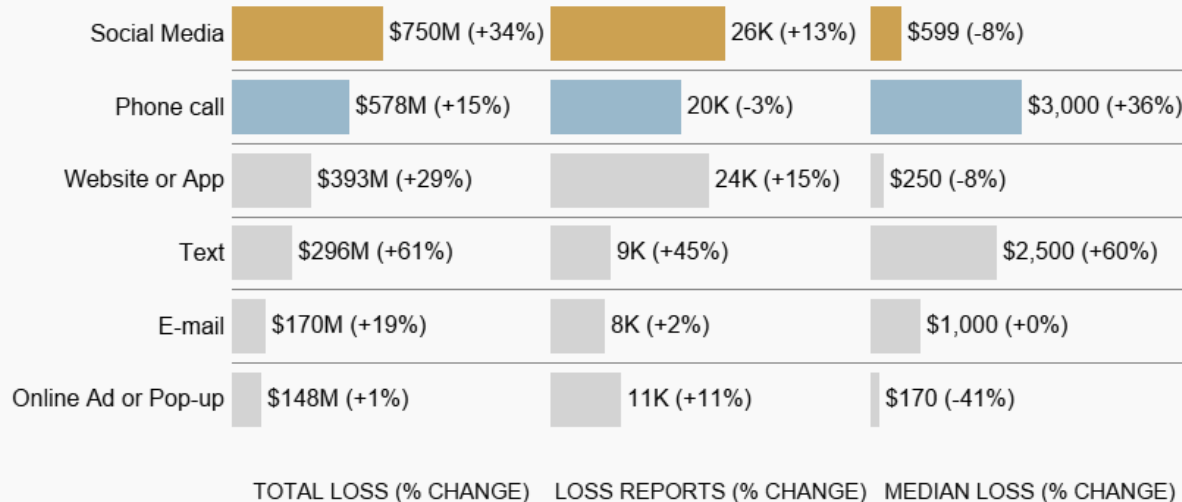
⁸⁵ In 2025, social media was the most-costly fraud contact method in terms of aggregate reported losses for every age group under 80. See Consumer Protection Data Spotlight, FTC, *Reported losses to scams on social media eight times higher than in 2020* (April 27, 2026), available at <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2026/04/reported-losses-scams-social-media-eight-times-higher-2020>.

Reported median individual losses, however, remained far higher for phone fraud at \$3,000,⁸⁶ compared to \$599 for fraud originating on social media. The trajectory of reported text-scam losses continued to stand out, with aggregate reported losses by older adults up 61% compared to 2024.

As in previous years, the contact methods reported by people 80 and over were an exception. In 2025, this age group reported much-higher losses and filed far more loss reports on scams that started with a phone call compared to other methods of contact, with social media a distant second in terms of aggregate reported losses.

**FIGURE 6: 2025 TOP CONTACT METHODS RANKED BY LOSSES
(AGES 60 AND OVER)**

Older adults' aggregate losses and number of loss reports were highest on fraud that started on social media, but their median reported dollar losses were highest on fraud that started with a phone call.



Percent change from 2024 is shown in parentheses. Reports that did not indicate a contact method and contact methods classified as "other," including contact methods consumers wrote in, were excluded.

The types of fraud older adults most frequently reported losing money to varied by contact method. When social media was the contact method, older adults most often reported losing money to online shopping scams (34%), but their highest aggregate reported losses were once again on investment scams (56%) followed by romance scams (23%). When the contact method was a phone call, older adults most often reported dollar losses on business-impersonation scams

⁸⁶ Phone frauds are those in which the consumer reported first learning about the fraud via a phone call. Text frauds belong to a category separate from phone frauds.

(36%), followed by government-impersonation scams (26%), and prize, sweepstakes, and lottery scams (15%).⁸⁷ Government imposters took 41% of older adults' aggregate reported losses on phone frauds. The largest share of text-scam loss reports by older adults were about texts impersonating well-known businesses (31%), particularly Amazon, Apple, and banks. These texts often look like account security alerts about suspicious activity or unauthorized purchases.

f. Consumers Report that the Top Payment Methods Used in Frauds, Measured by Total Dollars Lost, are Bank Transfers and Cryptocurrency

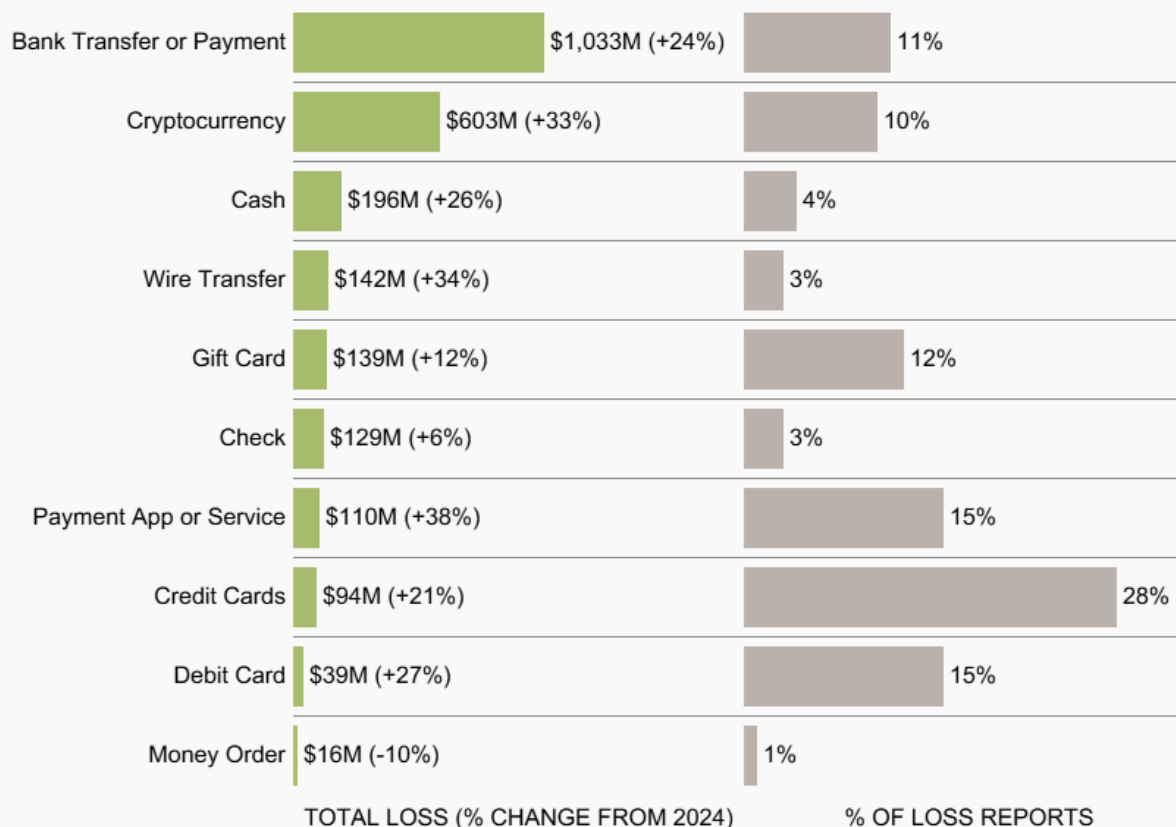
People reporting fraud frequently indicate the payment method they used. The first column in Figure 7 shows the aggregate dollar losses that older adults reported for the payment methods shown. Fraud reports from older consumers once again point to bank transfers and cryptocurrency as the most-costly payment mechanisms in terms of aggregate reported losses. Since 2020, reported fraud losses by older adults have increased more than tenfold on scams using bank transfer as the payment method and more than twenty-sevenfold on scams using cryptocurrency as the payment method. The largest share of aggregated reported losses by older adults using bank transfers or cryptocurrency was on investment scams and scams impersonating well-known businesses, particularly banks and Microsoft.

The second column in Figure 7 shows that, in 2025, older adults most often reported paying scammers with credit cards. Nearly half their reported credit-card payments were on online shopping fraud. Debit cards and payment apps were also frequently reported as the payment method on online-shopping scams, but reported gift card payments were overwhelmingly on impersonation scams. Gift cards were the most frequent payment method reported by older adults on several common fraud types, including tech-support scams, romance scams, family- and friend-impersonation scams, and prize, sweepstakes, and lottery scams.

⁸⁷ These and other percentages noted in this paragraph exclude reports categorized as unspecified. Some reports are classified as more than one fraud type.

**FIGURE 7: 2025 TOTAL LOSSES AND LOSS REPORTS BY PAYMENT METHOD
(AGES 60 AND OVER)**

Bank transfers and payments and cryptocurrency were highest on total reported dollar losses, but credit cards were the most frequently reported payment methods.



Reports that did not indicate a payment method and other payment methods consumers wrote in were excluded.

g. Estimating the Overall Cost of Fraud to Older Adults

Estimating the true cost of fraud to older adults based on reporting data is challenging. Sentinel provides invaluable information about the nature of fraud that enables the Commission to direct its enforcement efforts towards the most harmful conduct. The losses reported in Sentinel, however, are the “tip of the iceberg,” as research indicates that most consumers do not report being victimized to anyone other than family and friends.⁸⁸ Since we do not know the exact degree of underreporting, especially for consumers losing large amounts of money, it is difficult to calculate the missing losses to estimate the overall financial harm. We describe a methodology

⁸⁸ See Anderson, *supra* note 73.

to calculate the overall cost of fraud below and show how the uncertainty in underreporting rates affects our estimates.

A study of mass-market fraud analyzed several FTC surveys and found that just 4.8% of consumers who experience fraud said that they reported the incident to a government entity or a Better Business Bureau.⁸⁹ The frauds covered in the survey, however, generally resulted in low loss amounts.⁹⁰

Another study took a more-direct and novel approach; it matched data in nine FTC law-enforcement cases to consumer reports about the same companies.⁹¹ Consumers named in the case records affected by the frauds were compared to Sentinel reports to determine whether each consumer had reported their experience to the FTC or other data contributors. These results showed an average 2.0% reporting rate in cases with average losses of less than \$1,000 and a 6.7% reporting rate in cases with an average loss of over \$1,000. None of the nine cases in the study had an average loss of \$10,000 or more.

These estimated reporting rates can be used to extrapolate the missing losses. We assume that Sentinel includes just 2.0% of all losses from consumers who lost under \$1,000 and 6.7% of all losses from consumers who lost \$1,000 or more. Given these assumptions, the estimated 2025 overall loss, adjusted to account for underreporting, was \$261.5 billion,⁹² a 33% increase compared to the 2024 estimate using this method. An estimated \$119.5 billion was lost by older adults, up 47% compared to 2024.⁹³

⁸⁹ *Id.* (showing in a study that 2.3% of consumers reported to a Better Business Bureau and 2.6% of consumers reported to a government entity).

⁹⁰ See Anderson, K.B., *Mass Market Consumer Fraud in the U.S.: A 2017 Update* at 56 (October 2019), available at <https://www.ftc.gov/system/files/documents/reports/mass-market-consumer-fraud-united-states-2017-update/p105502massmarketconsumerfraud2017report.pdf> (basing the reporting estimates on consumer self-reports from surveys sponsored by the FTC and finding in a 2017 survey that the median loss of fraud victims reporting a dollar loss amount was \$100, and the 75th percentile loss was \$250).

⁹¹ See Raval, D., *Whose Voice Do We Hear in the Marketplace? Evidence from Consumer Complaining Behavior*, *Marketing Science* (2020), 39 (1), 168-87, available at <https://deveshraval.github.io/complaintBehavior.pdf>.

⁹² Due to a lapse in funding, the FTC did not take reports from consumers from October 1 to November 13, 2025. The missing loss amounts during this period were estimated by computing the average reported losses to the FTC over the 30 days immediately before and after the gap and assigning the mean level to the missing period. The 2025 reported fraud-loss figures used for this purpose are \$178 million (combined reported losses under \$1,000, including the estimated missing loss amounts) and \$16.9 billion (combined reported losses of \$1,000 or more, including the estimated missing loss amounts). This includes the subset of IC3 data that is contributed to Sentinel.

⁹³ About 77% of the reported losses used in this analysis included age data, and 46% of these losses were reported by adults 60 and older. We assumed that age data was “missing at random” conditional on loss amount. That is, consumers who did report age had the same age distribution as consumers who did not report age for a given loss bracket. This assumption may be conservative. For example, after conducting an independent examination on a change to the FTC’s reporting website that improved usability, two economists found that change substantially increased consumer reports *and* reduced the share of consumers not reporting age, and the share of older adults who filed a report increased the most compared to other age groups. See Grosz, M. & Raval, D., *Hassle Costs and*

However, these estimates are highly sensitive to assumptions about reporting rates for high-dollar loss frauds as these account for the lion's share of all losses reported to Sentinel.⁹⁴ A more conservative approach assumes that reporting rates are higher still for frauds that cause higher losses. If we assume that 100% of people who experienced losses of \$10,000 or more did in fact submit a report and are therefore included in Sentinel, we would calculate a very conservative estimate of \$38.1 billion in overall fraud losses in 2025, with \$13.3 billion lost by older adults, an increase of 22% and 32% respectively compared to the 2024 estimates using this method.⁹⁵

2. Hearing Directly from Older Adults About FTC Impersonators

The FTC continues to receive reports about scammers pretending to work at or be affiliated with the FTC.⁹⁶ In many cases, these scammers tell people their money is at risk due to a security issue or identity theft, and the FTC can help them. People are often directed to “protect” their money by mailing cash, handing cash to couriers, buying gift cards and sharing the codes, or depositing funds into Bitcoin ATM machines. Losses from these scams can be devastating, involving hundreds of thousands of dollars. For older adults in particular, the large dollar losses from these scams can completely drain their life savings.⁹⁷

Consumer Voice: Evidence from a Website Redesign (July 9, 2024), available at <https://deveshkraval.github.io/websiteRedesign.pdf>. This could reflect either an increase in the number of reports from older adults or that older adults were previously more likely to omit age information than other groups.

⁹⁴ While just 14% of people who reported a fraud loss in 2025 lost \$10,000 or more, their combined losses were equal to 94% of all 2025 losses reported to Sentinel.

⁹⁵ Losses reported by older adults made up 21% of losses under \$1,000, 29% of losses of \$1,000 to \$10,000, and 47% of losses of \$10,000 or more.

⁹⁶ FTC impersonators are one of the top five types of government-impersonator reports. See FTC, Explore Government Imposter Scams (last updated Apr. 7, 2026), available at public.tableau.com/app/profile/federal.trade.commission/viz/GovernmentImposter/Infographic; Consumer Alert, FTC, A real FTC employee won't text you their photo ID to “verify” their identity (June 3, 2026), available at <https://consumer.ftc.gov/consumer-alerts/2026/06/real-ftc-employee-wont-text-you-their-photo-id-verify-their-identity>; Consumer Alert, FTC, Scammers are impersonating FTC Chief Privacy Officer John Krebs (December 9, 2025), available at <https://consumer.ftc.gov/consumer-alerts/2025/12/scammers-are-impersonating-ftc-chief-privacy-officer-john-krebs>; Consumer Alert, FTC, No, that's not an FTC commissioner on the phone (September 19, 2025), available at <https://consumer.ftc.gov/consumer-alerts/2025/09/no-thats-not-ftc-commissioner-phone>; Consumer Alert, FTC, No, FTC “agents” with badge numbers aren't calling you (May 27, 2025), available at <https://consumer.ftc.gov/consumer-alerts/2025/05/no-ftc-agents-badge-numbers-arent-calling-you>; Consumer Alert, FTC, Getting the word out about FTC imposter scams (March 26, 2025), available at consumer.ftc.gov/consumer-alerts/2025/03/getting-word-out-about-ftc-imposter-scams; Consumer Alert, FTC, Scammers impersonate FTC officials, including Chairman Andrew N. Ferguson (Feb. 3, 2025), available at consumer.ftc.gov/consumer-alerts/2025/02/scammers-impersonate-ftc-officials-including-chairman-andrew-ferguson; Consumer Alert, FTC, How To Avoid a Government Impersonation Scam (Nov. 2023), available at consumer.ftc.gov/articles/how-avoid-government-impersonation-scam.

⁹⁷ See Consumer Protection Data Spotlight, FTC, False alarm, real scam: how scammers are stealing older adults' life savings (Aug. 7, 2025), available at <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2025/08/false-alarm-real-scam-how-scammers-are-stealing-older-adults-life-savings>.

The FTC has continued its program of engaging with older adults who report losing money to FTC impersonators, and people who appear to be in the middle of this scam and at immediate risk of losing money. FTC staff make sure these individuals know to stop all contact with the scammer. It can be challenging to convince people that they are now speaking with the real FTC, and that the previous callers were scammers. Older adults often describe harrowing experiences where scammers kept them on the phone for extended periods, directing them to their bank to withdraw cash, to retailers to buy gift cards, or to Bitcoin ATM machines to deposit cash. These scammers coach people on what to say to bank employees and tell people not to speak to friends or family members.

In addition to the consumer education efforts described in Section III, the FTC has placed prominent warnings on its websites to caution consumers about FTC impersonation scams. People have reported finding the FTC advice just in time to hang up on the scammers and report it to the FTC.⁹⁸



Scammers are impersonating the FTC. Know that the FTC will never threaten you, say you must transfer your money to “protect it,” or tell you to withdraw cash or buy gold and give it to someone.

Learn more at ftc.gov/impersonators

B. Coordinated Efforts to Protect Older Consumers

The FTC’s strategic planning for the protection of older adults is led by its Every Community Team, which works to protect older adults, military servicemembers and veterans, lower income consumers, and others. The Team relies on research and input from numerous stakeholders, including the FTC’s Senior Fraud Advisory Office, to develop strategies to prevent fraud, inform the agency’s law-enforcement program, and expand outreach. The FTC’s partnerships with stakeholders across the country have been an extremely valuable aspect of the FTC’s approach to protecting older adults from financial loss.

For example, to pursue law-enforcement actions that have the largest possible impact, the FTC coordinates with federal, state, local, and international agencies, including those with criminal authority as discussed in Section II above. In so doing, the FTC leverages resources to track down scammers and build cases to stop them. In particular, the FTC participates in the Global Anti-fraud Enforcement Network, a multilateral network of agencies that enforces laws

⁹⁸ Consumer Alert, FTC, *Getting the word out about FTC imposter scams* (March 26, 2025), available at consumer.ftc.gov/consumer-alerts/2025/03/getting-word-out-about-ftc-imposter-scams.

prohibiting mass-marketing fraud.⁹⁹ The Network has been pivotal in enforcement actions against entities that have defrauded millions of older consumers. The FTC also participates in a network of federal agencies focused on elder-justice issues led by the DOJ.¹⁰⁰

The FTC also coordinates with criminal-law-enforcement partners to provide support and resources to older adults harmed by fraud. As discussed in Section II above, in certain instances the FTC makes referrals to FBI IC3 RAT to assist consumers with possible asset recovery.¹⁰¹ Furthermore, in April of 2026, the FTC launched an enhanced partnership with the Office for Victims of Crime, within the DOJ's Office of Justice Programs. Older adults who call the FTC to report significant fraud and are in need of additional support services are connected directly with the DOJ's National Elder Fraud Hotline for extra assistance. Older adults with substantial or very-recent significant losses who report fraud online through www.ReportFraud.ftc.gov are also provided the hotline number. Since implementation, more than 320 callers were connected to the hotline and almost 6,000 online filers were provided with the hotline number.

During the fiscal year, the FTC remained an active member of the Elder Justice Coordinating Council, a multi-agency federal entity tasked with coordinating activities across the federal government related to elder abuse, neglect, and exploitation.¹⁰² The EJCC and its staff-level working group have strengthened the FTC's connections with other federal-government offices that are also working to combat elder abuse and have facilitated valuable information sharing and coordination.

For example, as discussed in Section III above, the FTC, along with the DOJ and HHS, led a coordinated campaign—the *Never Ever* campaign—to address government and business imposter scams. The campaign primarily ran from June 15 to June 26, in conjunction with World Elder Abuse Awareness Day. In addition to members of the EJCC, campaign participants included other federal agencies; state agencies; private-sector partners from a wide variety of industries including communications, technology, financial, and retail; as well as consumer groups. In all, over 140 organizations participated in the campaign.

Notable government participants included: the U.S. Department of Agriculture; HHS; DOJ; the U.S. Department of Labor; the U.S. Department of the Treasury; the U.S. Department of Veterans Affairs; AmeriCorps; California Department of Aging; Commodity Futures Trading Commission; Consumer Financial Protection Bureau; FBI; Federal Communications Commission; Federal Deposit Insurance Corporation; Federal Reserve Board; Financial Crimes Enforcement Network; IRS; North American Securities Administrators Association; Legal

⁹⁹ This group is commonly referred to as "GAEN."

¹⁰⁰ This group is frequently referred to as the DOJ Elder Justice Working Group.

¹⁰¹ See *supra* Section II.C.3.

¹⁰² HHS convened the Elder Justice Coordinating Council in accordance with the Elder Justice Act passed in 2010. The Council consists of heads of federal departments and other government entities identified as having responsibilities, or administering programs, relating to elder abuse, neglect, and exploitation. See HHS, What is the Elder Justice Coordinating Council? (last modified Nov. 1, 2022), available at <https://www.acl.gov/programs/elder-justice/elder-justice-coordinating-council-ejcc>.

Services Corporation; SEC; SSA; U.S. Postal Inspection Service; the Utah Division of Consumer Protection; and the Utah Department of Commerce. Numerous U.S. Attorney Offices around the country also participated, with some posting their own videos warning consumers against government imposter scams.

From the private sector, notable participants included: American Association of Service Coordinators; American Bankers Association; Bank Policy Institute; CTIA; Financial Industry Regulatory Authority; Global Anti-Scam Alliance; Google; Microsoft; National Center on Elder Abuse; Retail Gift Card Association; Retail Industry Leaders Association; Senior Housing Crime Prevention Foundation; Senior Medicare Patrol; USTelecom; and Walmart, among others. In addition, numerous banks, investment brokerages, and other financial institutions also took part in the campaign.

Participants shared the campaign's messages in a variety of ways, including issuing press releases, videos, social-media posts, blogs, newsletters, email campaigns, webinars or other presentations, posting campaign messages in stores, and sending physical mailers with campaign graphics. The *Never Ever* campaign generated over 95 million views, impressions, or other engagements. Many consumers might have also seen campaign messaging posted in 3,500 stores. Moreover, the campaign messaging was shared abroad with consumers in a number of countries in Europe and Asia. For its part, the FTC posted on social media, issued a press release, and posted a consumer blog that generated over 76,000 impressions and over 600 articles or other news media coverage that reached millions of consumers.

V. Conclusion

The FTC protects older adults through multiple avenues including aggressive law enforcement, broad outreach and education, and ongoing efforts to monitor the market for emerging trends. The FTC is also committed to innovating and seeking new ways to prevent consumers from being harmed through its ongoing collaborations with key stakeholders in public and private sectors.

Appendix A – Federal Trade Commission Enforcement Actions FY 2026

Case Name	Case Number	Court Name	Date of Complaint	Case Type	Description	Outcome
Federal Trade Commission and State of Nevada v. American Tax Service LLC, <i>et al.</i>	2:25-cv-01894-GMN-EJY	District of Nevada	10/06/2025	Deceptive/ Misleading Conduct; Rule on Impersonation of Government and Businesses (“Impersonation Rule”)/ Telemarketing Sales Rule (“TSR”)/ Gramm-Leach-Bliley Act (“GLB Act”)	Alleged the defendants impersonated government agencies and made false and deceptive claims in selling tax-debt-relief services through telemarketing, direct mail, and online ads.	Partial Settlement and pending Default Judgment
In the Matter of Illuminate Education, Inc.	FTC Matter No. 222-3105	FTC Administrative Matter	12/01/2025	Data Privacy/ Security	Alleged the defendant failed to take reasonable security measures to protect student data stored in cloud-based databases leading to a major data breach that allowed hackers access to the personal data of more than 10 million students.	Consent Order
In the Matter of Illusory Systems, Inc., (d/b/a/ Nomad)	FTC Matter No. 2323016	FTC Administrative Matter	12/16/2025	Data Privacy/ Security	Alleged the defendant made misrepresentations about its security practices and failed to implement adequate security measures that led to	Consent Order



Case Name	Case Number	Court Name	Date of Complaint	Case Type	Description	Outcome
					a security breach where hackers stole \$186 million from consumers.	
Federal Trade Commission v. Maplebear, Inc. (d/b/a Instacart)	3:25-cv-10783	Northern District of California	12/18/2025	Deceptive/ Misleading Conduct; Restore Online Shoppers' Confidence Act ("ROSCA")	Alleged the defendant made misrepresentations and used deceptive tactics in selling its online grocery delivery service that resulted in consumers paying more in fees and deprived consumers of refunds. Also alleged the defendant failed to adequately disclose the terms of its membership enrollment or its refund policies.	Full Settlement
Federal Trade Commission v. Top Healthcare Options Insurance Agency Inc., <i>et al.</i>	0:26-cv-60067	Southern District of Florida	01/12/2026	Deceptive/ Misleading Conduct; TSR	Alleged the defendants operate a deceptive telemarketing scheme that targets consumers shopping for comprehensive health insurance on websites that impersonate government-sponsored insurance exchanges and make misrepresentations in selling consumers limited benefit plans and medical discount memberships.	Partial Settlement



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Federal Trade Commission v. JustAnswer, LLC, <i>et al.</i>	3:26-cv-00333	Northern District of California	01/13/2026	Deceptive/ Misleading Conduct; ROSCA	Alleged the defendants made misrepresentations about the cost of their online question-and-answer service and failed to adequately disclose to consumers that they were enrolling in a subscription service.	Litigation Ongoing
Federal Trade Commission, <i>et al.</i> v. Walmart Inc.	3:26-cv-1655	Northern District of California	02/26/2026	Deceptive/ Misleading Conduct; GLB Act	Alleged the defendant made misrepresentations and deceptive earnings claims to its delivery drivers about their compensation from tips, base pay, and incentives and made false representations to consumers about what percentage of their tips would go to the drivers.	Full Settlement
Federal Trade Commission v. Xponential Fitness, Inc., <i>et al.</i>	8:26-cv-00610	Central District of California	03/18/2026	Deceptive/ Misleading Conduct; Disclosure Requirements and Prohibitions Concerning Franchising ("Franchise Rule")	Alleged the defendants have made misrepresentations or failed to provide key information relating to the cost and risks of opening and operating a fitness studio in marketing their franchise opportunities.	Full Settlement



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Federal Trade Commission v. Match Group Americas, LLC, and Rainbow, Inc., (d/b/a/ OkCupid)	3:26-cv-00996-K	Northern District of Texas	03/30/2026	Deceptive/ Misleading Conduct; Data Privacy/ Security	Alleged the defendants engaged in deceptive conduct about OkCupid's sharing of consumers' personal information, including photos and location information, with an unrelated third party in contravention of OkCupid's privacy policies. Without a formal agreement, payment, or recipient of services, OkCupid granted a third party access to OkCupid's large datasets because OkCupid's founders were personally and financially invested in the third party.	Full Settlement
Federal Trade Commission v. Innovative Partners, LP, <i>et al.</i>	0:26-cv-60976	Southern District of Florida	04/07/2026	Deceptive/ Misleading Conduct; Impersonation Rule/ TSR/GLB Act	Alleged the defendants operate a deceptive telemarketing scheme that targets consumers seeking comprehensive health insurance and deceives these consumers into purchasing their healthcare-related products by pretending an affiliation with state and federal health insurance marketplaces, government agencies, and insurance companies. The products sold, however, are not comprehensive health insurance plans but purportedly offer medical discounts at some providers and a limited payout for a narrow list of medical expenses.	Litigation Ongoing



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Federal Trade Commission v. StubHub Holdings, Inc.	1:26-cv-02924	Southern District of New York	04/09/2026	Deceptive/ Misleading Conduct; Rule on Unfair and Deceptive Fees (“Fees Rule”)	Alleged the defendant deceptively advertised ticket prices on its website by misrepresenting the total cost of a ticket and failing to disclose clearly and conspicuously all mandatory fees.	Full Settlement
Federal Trade Commission v. Stormy Wellington	0:26-cv-61063	Southern District of Florida	04/13/2026	Deceptive/ Misleading Conduct	Alleged the defendant made deceptive earnings claims to recruit new members to join multi-level marketing companies Total Life Change LLC and Farmasi US LLC.	Full Settlement
In the Matter of Vanilla Chip LLC, <i>et al.</i>	FTC Matter No. 242-3093	FTC Administrative Matter	04/13/2026	Deceptive/ Misleading Conduct; Reviews and Testimonial Rule (“Customer Reviews Rule”)	Alleged the defendants made false and unsubstantiated claims in selling a range of supplements that defendants touted would support height growth in children. Also alleged that defendants used fake reviews written by their employees and fake social media profiles that were operated by bots to promote the sale of their products.	Consent Order
In the Matter of	FTC Matter No. 242-3055	FTC Administrative Matter	04/13/2026	Deceptive/ Misleading Conduct	Alleged the defendants made false or unsubstantiated earnings claims in selling their online self-publishing programs and services. Also alleged	Consent Order



Case Name	Case Number	Court Name	Date of Complaint	Case Type	Description	Outcome
Publishing.com, LLC, <i>et al.</i>					the defendants made misrepresentations about their refund policies and failed to disclose material terms. Also alleged the defendants failed to disclose when their customer testimonials were written by people with a material connection to the company, or that defendants provided incentives for positive testimonials.	
Federal Trade Commission v. Forever Living Products International, LLC, <i>et al.</i>	2:26-cv-02526	District of Arizona	04/13/2026	Deceptive/ Misleading Conduct	Alleged the defendants made false or unsubstantiated earnings claims to recruit consumers to join their multi-level marketing program, and that by furnishing participants with deceptive recruiting materials they provided them with the means and instrumentalities for the commission of deceptive acts and practices. Also alleged the defendants misrepresented consumers' actual profits because they failed to disclose material shipping costs.	Full Settlement
Federal Trade Commission v. Nerd Solutions Inc., <i>et al.</i>	8:26-cv-00885-JVS-JDE	Central District of California	04/13/2026	Deceptive/ Misleading Conduct; Impersonation Rule/ TSR/ GLB Act	Alleged the defendants illegally telemarketed student loan debt relief services by pretending an affiliation with the U.S. Department of Education or consumers' actual loan servicers.	Litigation Ongoing



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Federal Trade Commission v. Oak Street Manufacturing Company, LLC	1:26-cv-04132	Northern District of Illinois	04/14/2026	Deceptive/ Misleading Conduct; Made in the USA Labeling Rule (“MUSA”)	Alleged the defendant made false or misleading statements that its footwear is wholly handcrafted in the U.S. when in fact parts of its products were manufactured or assembled in significant part in Brazil or the Dominican Republic.	Full Settlement
Federal Trade Commission v. TouchTunes Music Company, LLC	1:26-cv-03015	Southern District of New York	04/14/2026	Deceptive/ Misleading Conduct; MUSA	Alleged the defendant made false or misleading statements that its electronic dartboard system is made in the United States when in fact many of its component parts that are essential to the function and operation of the product are made outside of the country.	Full Settlement
Federal Trade Commission v. Americana Liberty LLC, <i>et al.</i>	0:26-cv-61085-DSL	Southern District of Florida	04/14/2026	Deceptive/ Misleading Conduct; MUSA; Textile Fiber Products Identification Act (“Textile Act”); Rules and Regulations Under the Textile Fiber Products and Identification	Alleged the defendants made false or misleading statements that their flag display products are made in the United States when in fact they are imported from China and/or comprised of significant or essential foreign components from China. Also alleged the defendants failed to include labels on their textile products with information regarding the products’ true country of origin as required under the Textile Act and Rules.	Full Settlement



Case Name	Case Number	Court Name	Date of Complaint	Case Type	Description	Outcome
				Act (“Textile Rules”)		
Federal Trade Commission v. Steven Merritt, <i>et al.</i>	9:26-cv-80485-DMM	Southern District of Florida	04/27/2026	Deceptive/ Misleading Conduct	Alleged the defendants made deceptive earnings claims to recruit new members to join multi-level marketing company LifeWave, Inc.	Full Settlement
United States of America and People of the State of Illinois v. B.E.S.T. GDR, LLC, <i>et al.</i>	1:26-cv-05415	Northern District of Illinois	05/11/2026	Deceptive/ Misleading Conduct/ Customer Reviews Rule/ GLB Act	Alleged the defendants fraudulently created thousands of fake online business listings of home repair companies to deceive consumers into thinking they were hiring a reputable local company to complete home repair services. Also alleged the defendants used fake reviews to artificially boost the overall ratings of the listed companies and to dilute negative reviews.	Litigation Ongoing
Federal Trade Commission v. Shutterstock, Inc.	1:26-cv-03955	Southern District of New York	05/13/2026	Deceptive/ Misleading Conduct; ROSCA	Alleged defendant made misrepresentations and failed to disclose material terms about its subscription plans to access defendant’s online libraries of photos, graphics, videos, and music clips, and failed to provide consumers with a simple mechanism to cancel their plans.	Full Settlement



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In the Matter of CMG Media Corporation	FTC Matter No. 242-3029	FTC Administrative Matter	05/21/2026	Deceptive/ Misleading Conduct	Alleged the defendant made misrepresentations in selling its “Active Listening” services—an AI-powered service that could help small businesses target localized ads based on conversations captured from consumers’ smart devices—and that consumers had opted into this marketing.	Consent Order
In the Matter of MindSift LLC.	FTC Matter No. 242-3030	FTC Administrative Matter	05/21/2026	Deceptive/ Misleading Conduct	Alleged the defendant made misrepresentations in selling its “Active Listening” services—an AI-powered service that could help small businesses target localized ads based on conversations captured from consumers’ smart devices—and that consumers had opted into this marketing. Also alleged defendant provided CMG Media Corporation with the means and instrumentalities to make misrepresentations about the “Active Listening” services to its small business clients, including marketing materials, sales pitches, and responses to customer questions.	Consent Order
In the Matter of 1010 Digital Works LLC	FTC Matter No. 242-3033	FTC Administrative Matter	05/21/2026	Deceptive/ Misleading Conduct	Alleged the defendant made misrepresentations in selling its “Active Listening” services—an AI-powered service that could help small	Consent Order



Case Name	Case Number	Court Name	Date of Complaint	Case Type	Description	Outcome
					businesses target localized ads based on conversations captured from consumers' smart devices—and that consumers had opted into this marketing. Also alleged defendant provided CMG Media Corporation with the means and instrumentalities to make misrepresentations about the “Active Listening” services to its small business clients, including marketing materials, sales pitches, and responses to customer questions.	
Federal Trade Commission v. Accounting Business Consultants, Inc., <i>et al.</i>	8:26-cv-01297-JVS-PD	Central District of California	05/26/2026	Deceptive/ Misleading Conduct; GLB Act; Mortgage Assistance Relief Services Rule (“MARS Rule”)	Alleged defendants operated a deceptive mortgage relief operation claiming they could provide lower mortgage rates and monthly payments under the Coronavirus Aid, Relief and Economic Security (“CARES”) Act in exchange for charging illegal upfront fees.	Litigation Ongoing
Federal Trade Commission v. Amare Global Holdings, Inc., <i>et al.</i>	2:26-cv-05900	Central District of California	06/02/2026	Deceptive/ Misleading Conduct	Alleged the defendants operate a multi-level marketing program that makes deceptive or unsubstantiated health claims to sell dietary supplements that purportedly treat conditions such as depression, anxiety, and ADHD in children and adults; and make deceptive or unsubstantiated	Litigation Ongoing



Case Name	Case Number	Court Name	Date of Complaint	Case Type	Description	Outcome
					earnings claims to recruit consumers to join their program.	
Federal Trade Commission v. GM Universeapps Ltd., <i>et al.</i>	4:26-cv-05232-HSG	Northern District of California	06/02/2026	Deceptive/ Misleading Conduct; ROSCA	Alleged the defendants operate a deceptive internet-based subscription scheme where they lure consumers into purchasing a free product or a low-cost product for a one-time fee but enroll consumers into a subscription plan without their knowledge or consent. Also alleged that defendants make unauthorized charges, for example by adding additional products without the consumer's knowledge or consent, and that defendants fail to provide consumers with an easy cancellation mechanism.	Litigation Ongoing
Federal Trade Commission, <i>et al.</i> v. World Professional Association for Transgender Health, Inc., <i>et al.</i>	4:26-cv-00748-P	Northern District of Texas	06/17/2026	Deceptive/ Misleading Conduct	Alleged the defendants made false or unsubstantiated statements that misled parents and children about the medical consensus, necessity, and safety of medical interventions, including drugs and surgery, to sell medical transition services.	Litigation Ongoing
United States of America v.	1:26-cv-02305	District of Columbia	06/29/2026	Deceptive/ Misleading Conduct; Fair	Alleged the defendant failed to comply with Section 609(e) of the FCRA, which requires companies to provide victims of identity theft with certain	Full Settlement



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Amazon.com, Inc.				Credit Reporting Act (“FCRA”)	records related to the fraudulent transactions made in the consumer’s name within 30 days.	
Federal Trade Commission v. Hopper (USA), Inc., <i>et al.</i>	1:26-cv-13058	District of Massachusetts	07/02/2026	Deceptive/ Misleading Conduct; Fees Rule	Alleged the defendant made deceptive and misleading statements in selling its travel services. In reality, the FTC alleged the company failed to clearly and conspicuously disclose that it charges additional fees for its bookings and misrepresented the total cost of its travel bookings.	Full Settlement
United States of America v. RentGrow, Inc.	1:26-cv-2415	District of Columbia	07/09/2026	Deceptive/ Misleading; FCRA	Alleged the defendant violated the FCRA by failing to maintain reasonable procedures to ensure the accuracy of its consumer reports when it failed to prevent the inclusion of multiple or duplicate entries in tenant screening reports, failed to accurately disclose its data sources when consumers requested the information, making it difficult for consumers to dispute the accuracy of the reports, and failed to comply with requirements related to consumer disputes. Also alleged the defendant made misleading statements to consumers about the outcome of their disputes.	Full Settlement



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Federal Trade Commission v. Elite Events and Tickets, LLC, <i>et al.</i>	1:26-cv-00142-JRH-BKE	Southern District of Georgia	07/27/2026	Better Online Ticket Sales Act (“BOTS Act”)	Alleged the defendants violated the FTC Act and BOTS Act by purchasing tens of thousands of tickets from Ticketmaster, AXS, and other ticket issuers for musical performances, festivals, sporting events, and other events while circumventing security measures or other technical controls that would otherwise have blocked them.	Full Settlement
Federal Trade Commission, <i>et al.</i> v. Hims & Hers Health, Inc.	3:26-cv-7871	Northern District of California	07/29/2026	Deceptive/ Misleading; ROSCA	Alleged the defendant misled consumers into believing they could submit an intake form for review by a medical provider without being obligated to purchase or subscribe to the provider’s recommended treatment. Further alleged the defendant charged consumers for unwanted prescription medication subscriptions without their express informed consent.	Litigation Ongoing
Federal Trade Commission v. Credit Glory, LLC, <i>et al.</i>	2:26-cv-05387-SPL	District of Arizona	08/03/2026	Deceptive/ Misleading; Credit Repair Organizations Act (“CROA”); TSR; GLB Act; ROSCA; Electronic Fund	Alleged the defendants operated an unlawful credit repair scheme that misled consumers, including veterans, members of the military, and their spouses, into believing the defendants could improve their credit scores by removing negative items from their credit reports. Further alleged the	Litigation Ongoing



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				Transfer Act ("EFTA")	defendants filed false identity theft reports with the FTC, routinely charged prohibited advance fees, including recurring fees on a negative option basis, and in some instances billed consumers without their knowledge or consent.	
Federal Trade Commission, <i>et al.</i> v. Amazon.com, Inc.	2:26-cv-03097	Western District of Washington	08/31/2026	Deceptive/ Misleading/ Unfair	The FTC and 22 state partners alleged the defendant engaged in deceptive or unfair practices that covertly and substantially increased prices that more than one million sellers were required to pay to advertise on its platform costing sellers tens of billions of dollars in increased costs, some of which were passed on to consumers in the form of higher prices.	Litigation Ongoing
Federal Trade Commission v. Nuvei Corporation, <i>et al.</i>	2:26-cv-06306-KML	District of Arizona	09/03/2026	Deceptive/ Misleading; TSR	Alleged the defendants assisted and facilitated an international tech-support scheme by processing credit card payments and helping the tech support operators evade fraud detection by credit card networks.	Full Settlement
Federal Trade Commission v. 5967 Ventures, LLC (d/b/a Humboldt	2:26-cv-13303-SKD-EAS	Eastern District of Michigan	09/08/2026	Unfair Practices	Alleged the defendant engaged in unfair business practices by processing payments for 1,000 merchants that were shell entities serving as fronts for	Full Settlement



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Merchant Services)					fraudulent companies engaged in unauthorized billing scams.	
Federal Trade Commission, <i>et al.</i> v. Amway Corp., <i>et al.</i>	2:26-cv-03474	Western District of Washington	09/17/2026	Deceptive/ Misleading/ Unfair	Alleged the defendants used unfair and deceptive tactics to recruit members to its direct selling and multilevel marketing opportunity, including making misrepresentations about likely earnings, and deceptively instructed its members to falsely report selling products that they, in fact, did not sell.	Full Settlement





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