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(Original Signature of Member)

116TH CONGRESS  
1ST SESSION

**H. R.**

To establish a Senior Scams Prevention Advisory Council to collect and disseminate model educational materials useful in identifying and preventing scams that affect seniors.

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IN THE HOUSE OF REPRESENTATIVES

Ms. BLUNT ROCHESTER (for herself and Mr. WALBERG) introduced the following bill; which was referred to the Committee on

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**A BILL**

To establish a Senior Scams Prevention Advisory Council to collect and disseminate model educational materials useful in identifying and preventing scams that affect seniors.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Senior Scam Preven-  
5 tion Act of 2019”.

1 **SEC. 2. SENIOR SCAMS PREVENTION ADVISORY COUNCIL.**

2 (a) ESTABLISHMENT.—There is established a Senior  
3 Scams Prevention Advisory Council (referred to in this  
4 Act as the “Advisory Council”).

5 (b) MEMBERS.—The Advisory Council shall be com-  
6 posed of the following individuals or their designees:

7 (1) The Chairman of the Federal Trade Com-  
8 mission.

9 (2) The Secretary of the Treasury.

10 (3) The Attorney General.

11 (4) The Director of the Bureau of Consumer  
12 Financial Protection.

13 (5) Not more than 2 representatives from each  
14 of the following sectors, including trade associations,  
15 to be selected by the Chairman of the Federal Trade  
16 Commission:

17 (A) Retail.

18 (B) Gift card.

19 (C) Telecommunications.

20 (D) Wire-transfer services.

21 (E) Senior peer advocates.

22 (F) Consumer advocacy organization with  
23 efforts focused on preventing seniors from be-  
24 coming the victims of scams.

25 (G) Financial services, including institu-  
26 tions who engage in digital currency.

1 (H) Prepaid cards.

2 (6) A member of the Board of Governors of the  
3 Federal Reserve System.

4 (7) A prudential regulator, as defined in section  
5 1002 of the Consumer Financial Protection Act of  
6 2010 (12 U.S.C. 5481).

7 (8) The Director of the Financial Crimes En-  
8 forcement Network.

9 (9) Any other Federal, State, or local agency,  
10 industry representative, consumer advocate, or enti-  
11 ty, as determined by the Chairman of the Federal  
12 Trade Commission.

13 (c) DUTIES.—

14 (1) IN GENERAL.—The Advisory Council shall,  
15 while considering public comment—

16 (A) collect information on the existence,  
17 use, and success of model educational materials  
18 and programs for retailers, financial services  
19 providers, and wire-transfer companies, that—

20 (i) may be used as a guide to educate  
21 employees on how to identify and prevent  
22 scams that affect seniors; and

23 (ii) include—

24 (I) useful information for retail-  
25 ers, financial services providers, and

1 wire transfer companies for the pur-  
2 pose described in clause (i);

3 (II) training for employees on  
4 ways to identify and prevent such  
5 scams;

6 (III) the best methods for keep-  
7 ing employees up to date on the latest  
8 scams;

9 (IV) the most effective signage  
10 and best placement for signage in re-  
11 tail locations to warn seniors about  
12 scammers' use of gift cards, prepaid  
13 cards, and wire transfer services;

14 (V) suggestions on effective col-  
15 laborative community education cam-  
16 paigns;

17 (VI) available technology to as-  
18 sist in identifying possible scams at  
19 the point of sale; and

20 (VII) other information that  
21 would be helpful to retailers, wire  
22 transfer companies, financial institu-  
23 tions, and their employees as they  
24 work to prevent fraud affecting sen-  
25 iors; and

1 (B) based on the information collected  
2 under subparagraph (A)—

3 (i) identify inadequacies, omissions, or  
4 deficiencies in such educational materials  
5 and programs for the categories listed in  
6 subparagraph (A) and their execution in  
7 reaching employees to protect seniors from  
8 scams; and

9 (ii) create model materials that fill  
10 those inadequacies, omissions, or defi-  
11 ciencies.

12 (2) ENCOURAGED USE.—The Chairman of the  
13 Federal Trade Commission shall, after the public  
14 comment period is complete—

15 (A) make the model educational materials  
16 and programs and information about execution  
17 of the programs described in paragraph (1)  
18 publicly available; and

19 (B) encourage the use and distribution of  
20 the materials created under this subsection to  
21 prevent scams affecting seniors by govern-  
22 mental agencies and the private sector.

23 (d) REPORTS.—Section 101(c)(2) of the Elder Abuse  
24 Prevention and Prosecution Act (34 U.S.C. 21711(c)(2))  
25 is amended—

1 (1) in subparagraph (C), by striking “and” at  
2 the end;

3 (2) in subparagraph (D), by striking the period  
4 at the end and inserting “; and”; and

5 (3) by adding at the end the following:

6 “(E) for the Federal Trade Commission,  
7 include information on—

8 “(i) the Senior Scams Prevention Ad-  
9 visory Council’s model educational mate-  
10 rials and program, any recommendations  
11 of such Advisory Council, and any views or  
12 considerations made by members of the  
13 Advisory Council or by public comment  
14 that were not included in the Advisory  
15 Council’s model materials or considered an  
16 official recommendation by the Advisory  
17 Council;

18 “(ii) the Senior Scams Prevention Ad-  
19 visory Council’s findings about senior  
20 scams (including information about the  
21 ways scams affect seniors, including the  
22 negative effects on their well-being); and

23 “(iii) any recommendations on ways  
24 stakeholders can continue to work together  
25 to reduce scams affecting seniors.”.

1           (e) TERMINATION.—This Act, and the amendments  
2 made by this Act, cease to be in effect on the date that  
3 is 5 years after the date of enactment of this Act.