



November 3, 2025

The Honorable Gabe Amo
U.S. House of Representatives
1119 Longworth House Office Building
Washington, D.C. 20515

The Honorable Derek Schmidt
U.S. House of Representatives
1223 Longworth House Office Building
Washington, D.C. 20515

Dear Representatives Amo and Schmidt:

AARP, which advocates for the more than 125 million older Americans age 50 and older and their families, is pleased to endorse the *National Strategy for Combating Scams Act of 2025*. This bipartisan legislation represents a vital step forward in the fight against fraud and scams that threaten the financial security and well-being of older Americans.

Fraud and scams continue to rise at alarming rates, with older adults suffering billions in losses each year. According to the FTC, an estimated \$61.5 billion dollars was stolen from Americans age 60 and over in 2023. Meanwhile, FBI data shows the average amount lost by older adults in 2024 was over \$83,000 – a life-altering amount of money for many, with significant and lasting impacts on older victims' financial security. AARP supports many of these victims through our Fraud Watch Helpline and victim support groups, hearing firsthand the devastating impact these crimes have on older adults across the country.

The National Strategy for Combating Scams Act would bring together federal agencies, consumer advocates, and industry leaders to create a coordinated plan to fight scams. By requiring collaboration across more than a dozen federal agencies, the bill helps cut through red tape, improve data sharing, and speed up enforcement when scams happen. It also makes sure the voices of those most affected—like older adults, survivors, and people with disabilities—are part of the solution. The strategy encourages smarter use of technology, better data collection, and stronger partnerships with banks, tech companies, and law enforcement to help prevent scams and support victims. And importantly, it prioritizes making resources easier to access providing for more effective recovery for those who've been targeted.

AARP thanks you for your leadership in championing this legislation and urges Congress to pass the National Strategy for Combating Scams Act. If you have any questions, please feel free to contact me, or have your staff contact Clark Flynt-Barr of our Government Affairs staff at cflyntbarr@aarp.org.

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer C. Jones", is written over a light blue horizontal line.

Jennifer Jones
Vice President, Financial Security & Livable Communities
Government Affairs
AARP