

# Identifying Financial Exploitation!

Financial exploitation, also known as financial abuse, is when someone illegally or improperly uses your money or belongings for themselves. This can be done by someone you know, like a friend or relative, or a complete stranger. However, there are things you can do to help protect yourself.



## **RECOGNIZE COMMON WARNING SIGNS!**

*Signs that may indicate you are being exploited include:*

- Have you noticed withdrawals or credit card charges on your bills that you did not make?
- Did you find out someone made changes to a will, trust, mortgage, or deed without you knowing?
- Has someone threatened to place you in a nursing home if you do not give them control of your finances?

**Do these examples sound familiar to you?**

**If so, BE CAUTIOUS!**

**Dishonest people target seniors and will abuse or take advantage of them.**



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## TO AVOID POTENTIAL ABUSE, CONSIDER DOING THE FOLLOWING:

- Do not provide personal information (e.g. social security number, credit card) over the phone unless you placed the call and know with whom you are speaking.
- If you are offered a “prize”, “loan”, “investment”, etc. that sounds too good to be true, it probably is too good to be true!
- Take your time. Consult with someone you trust before making a large purchase or investment.
- Don't sign any documents that you don't completely understand without first consulting an attorney or family member you trust.
- Tear up /shred credit receipts, bank statements, and financial records before disposing of them.
- If you hire someone for personal assistance services, complete a background check first.
- Get on the National Do Not Call Registry to reduce telemarketing calls. Call **888-382-1222**



## MAKING A REPORT IN INSTANCES SUSPECTED OF ABUSE OR NEGLECT IS THE RIGHT THING TO DO, AND IT'S EASY.

Programs, such as Adult Protective Services (APS) and The Long-Term Care Ombudsman Program are there to help.

**Talk with a professional you trust to help you make a report or access more information.**



Connecting You to Community Services

NAPCA acknowledges the Eldercare Locator for their help in the development of this resource.



To learn more, visit the National Center on Elder Abuse website at: <https://ncea.acl.gov/faq/index.html>

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