

PROTECT YOUR POCKETBOOK

Tips to Avoid Financial Exploitation



What are some potential signs of financial exploitation?

You, family and friends or your bank might notice some common warning signs that may indicate that you are being exploited. These signs might include:

- You notice financial activity that is inconsistent with your financial history and/or beyond your means (i.e. increased or unexplained credit card activity, withdrawals in spite of penalties, newly authorized signers on accounts).
- Your caregiver or beneficiary refuses to use your funds for necessary care and treatment.
- You are confused about recent financial arrangements/transactions and are reluctant to discuss finances.
- There have been recent changes to your property titles, deeds, refinanced mortgages, Power of Attorney documents, wills, trusts or other documents that you do not understand and did not authorize.
- People are threatening to place you in a long-term care facility unless you give them control of your finances.
- It appears that food or medication has been manipulated or withheld so you become weak and compliant.
- You have been threatened with harm, neglect or abandonment if you don't agree to financial arrangements presented by others.
- You have taken on the financial responsibility for a family member or friend without regard for your own needs.

If you think that that you are being exploited you should report it.

Adult Protective Services (APS) are services provided to ensure the safety and well-being of older adults and adults with disabilities (policies vary by state) who are in danger of being mistreated, neglected or exploited. Each state has an Adult Protective Services program. You can locate the phone number and website for the APS in your state at www.napsa-now.org/get-help-in-your-area.

You can also call Care Connection for Aging Services, your Area Agency on Aging at 800-748-7826 or 660-747-3107 for more information.

