



**A quick reference
guide for older adults**

PROTECTING ★ THE ★ UNPROTECTED

Elder Fraud and Financial Exploitation



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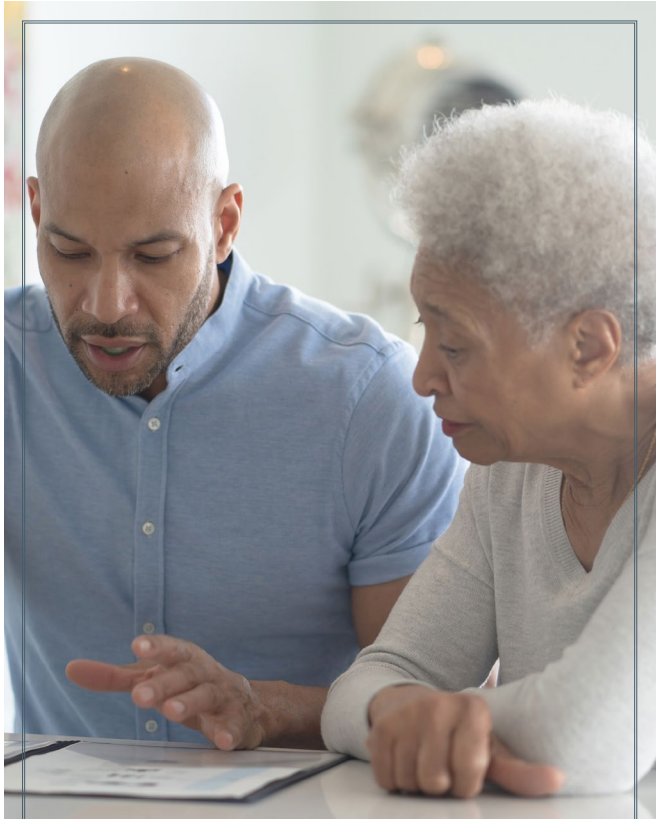
Warning signs of fraud or financial exploitation

- Unexplained withdrawals from your bank account, charges to your credit card or missing cash
- Calls regarding unpaid bills
- Requests to sign over your power of attorney or make changes to your will
- Requests to keep conversations or relationships a secret
- Requests to send money via wire transfer, gift card or prepaid money card
- Pressure to act immediately
- Guarantees to make money
- Attempts to isolate you from your family and friends
- Threats of harm, neglect, abandonment or removal from your home

People who are at risk

- Older adults who are socially isolated
- Older adults who rely on family members or friends to handle their finances
- Older adults who have recently lost a spouse or loved one, especially if that person handled the household finances
- Older adults who have a cognitive impairment, memory issues or other disabilities





You are not alone! If you believe you've been the victim of financial fraud or exploitation, talk to a trusted family member, friend or professional agency. There are many resources to assist you and many who understand that financial fraud and exploitation are very common and can happen to anyone.

Financial fraud and exploitation involve the illegal or improper taking, misuse or concealment of funds, property or assets. They are a serious problem affecting many older adults throughout Ohio and can be committed by a loved one, caregiver or complete stranger. The Ohio Attorney General's Elder Justice Unit provides support, education and outreach services to combat elder fraud and financial exploitation.

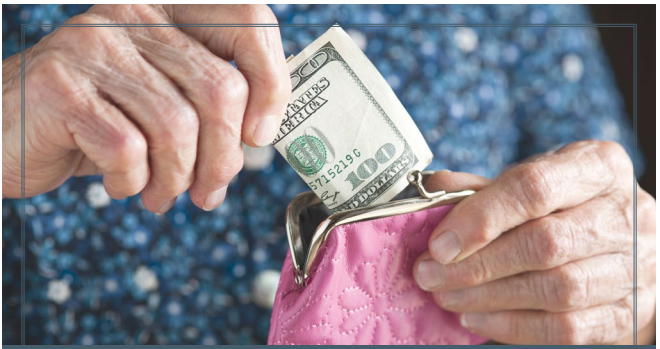
Common types of scams targeting older adults

- **Impostor scams** — Someone pretending to be from the IRS or another government agency may call, demanding payment and threatening arrest if payment is not made.
- **Romance scams** — Someone may “meet” you online or over the phone; after developing a relationship, the scammer will ask you to send money.
- **Grandparent scams** — Someone pretending to be a grandchild will say he or she is in trouble and needs money immediately; the scammer will ask you to keep the request a secret.
- **Sweepstakes/lottery scams** — Someone falsely claims you have won a sweepstakes or lottery but, before collecting the winnings, must pay taxes or a fee.



Other common types of financial fraud and exploitation

- Unauthorized sale of personal property
- Changes in official documents (powers of attorney, wills, etc.)
- Theft of money
- Unauthorized charges or withdrawals
- Identity theft



To avoid potential financial fraud or exploitation:

- **Be leery** of those who call unexpectedly, even if they say they are from a trusted organization or the government.
- **Never give out** personal information, such as your Social Security number or bank account number, to someone you don't know. If you have caregivers or service providers entering your home, make sure this information is put away and not sitting out for anyone to see.
- **Don't sign documents** that you don't completely understand. Before signing, have an attorney or a trusted family member review the document.
- **If you're considering** hiring someone who will work closely with you or your finances — such as a caregiver or financial adviser — be sure that person has been properly screened, including a criminal background check.
- **Keep strong connections** with your family and friends. Many times, they will be the ones who notice if someone is committing financial fraud or exploitation. If something does not seem right to you, say something.
- **Pre-planning** is a must. Prepare your legal, medical and estate matters in advance with someone you know and trust.
- **Regularly check** your credit report at www.AnnualCreditReport.com to make sure there are no fraudulent accounts opened in your name.
- **Always remember** — if it sounds too good to be true, it probably is!

Services and resources

- **Adult protective services** help vulnerable adults age 60 and older who are in danger of harm, are unable to protect themselves and who may have no one to assist them. The Ohio Department of Job and Family Services supervises the program. To find the phone number and location of your county's agency, call **1-855-OHIO-APS** (1-855-6446-277) or visit http://jfs.ohio.gov/county/County_Directory.pdf.
- **The Ohio Department of Aging** offers the Long-Term Care Ombudsman Program to advocate for receiving home care, assisted living care and nursing home care. For more information, contact an ombudsman at **1-800-282-1206** or visit www.aging.ohio.gov.
- **ProSeniors** is a nonprofit organization that provides free legal and long-term care assistance to older adults. Its Legal Hotline provides free legal information, advice and referrals for Ohio residents age 60 and older. For more information, call the hotline at **1-800-488-6070** or visit www.proseniors.org.

To report fraud or financial exploitation:

- **Contact your local police department.**
- **Contact the Ohio Attorney General's Office below.**



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To file a complaint with the Ohio Attorney General's Office scan the QR code.

For more information on the Elder Justice Unit, or to get support for a victim of abuse, neglect, or financial exploitation, call **800-282-0515** or go to www.OhioAttorneyGeneral.gov/ElderAbuse.