

## How to protect yourself from becoming a victim of financial exploitation:

- ❖ Don't sign blank checks allowing another person to fill in the amount.
- ❖ Don't leave money or valuables in plain view.
- ❖ Be aware of scams (either by phone or through the mail). If it sounds too good to be true, it probably is.
- ❖ Don't give strangers access to your bank accounts.
- ❖ Check your financial statements frequently and carefully for unauthorized withdrawals.
- ❖ Don't sign any document you have not completely read or fully understand.
- ❖ Don't be pressured by family members, friends, caregivers, or anyone to do anything you don't want to do.

### **If it's not your money, it's a crime.**

*Helping yourself to the property of people who are elderly or disabled is a crime. Preventing financial exploitation is everyone's business.*

# It's Everyone's Business!



If you suspect a person who is elderly or disabled is being financially exploited, call the Texas Department of Family and Protective Services at 1-800-252-5400.

For more information on abuse, neglect, and exploitation of people who are elderly or have disabilities, visit:

[www.everyonesbusiness.org](http://www.everyonesbusiness.org)  
1-800-252-5400



### **Adult Protective Services**

Texas Department of Family and Protective Services

Stock Code P20942.0000

# Financial Exploitation

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## What is Financial Exploitation?

**F**inancial exploitation is the illegal or improper use of another person's money or property for personal profit or gain. Financial exploitation of adults who are elderly or disabled is an increasing problem and protecting them from becoming victims is everyone's business.

## Examples include

- ◆ cashing checks without authorization/permission,
- ◆ forging a person's signature,
- ◆ misusing or stealing a person's money or possessions,
- ◆ coercing or deceiving a person into signing documents such as a contract or will, and
- ◆ the improper use of conservatorship, guardianship, or power of attorney.

## Signs and symptoms include:

- ◆ Sudden changes in bank account or banking practice.
- ◆ Unexplained withdrawal of a lot of money by a person accompanying the victim.
- ◆ Adding additional names on a bank signature card.
- ◆ Unapproved withdrawal of funds using an ATM card.
- ◆ Sudden changes in a will or other financial documents.
- ◆ Unexplained missing funds or valuables.
- ◆ Providing substandard care.
- ◆ Unpaid bills despite having enough money;
- ◆ Forged signature for financial transactions or for the titles of property.
- ◆ Sudden appearance of previously uninvolved relatives claiming their rights to a person's affairs and possessions.
- ◆ Unexplained sudden transfer of assets;
- ◆ Providing unnecessary services.
- ◆ A complaint of financial exploitation.



## Who might be an abuser

- ◆ *Family members*
- ◆ *Caregivers* – paid or volunteer
- ◆ *Strangers* – met in public or those who come to the home
- ◆ *Professionals hired by the victim* – accountants, lawyers

