

How to protect yourself from financial exploitation:

- ◆ Don't sign blank checks allowing another person to fill in the amount.
- ◆ Don't leave money or valuables in plain view.
- ◆ Watch out for scams by phone, mail or email. If it sounds too good to be true, it probably is.
- ◆ Don't give strangers access to your bank accounts.
- ◆ Check your financial statements often and carefully for withdrawals you did not approve.
- ◆ Don't sign any document you have not completely read or don't 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 other people's property is a crime. Preventing exploitation of older Texans and those with disabilities is everyone's business.



If you suspect a person who is 65 or older or who has disabilities is being financially exploited, call the Texas Abuse Hotline at 800-252-5400, or report it online at TxAbuseHotline.org

For more information on abuse, neglect, and exploitation, visit:

EveryonesBusiness.org



Texas Department of
Family and Protective Services
Adult Protective Services



Do you know someone who is being financially exploited?

Adult Protective Services can help.

Learn more at
EveryonesBusiness.org

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What is Financial Exploitation?

Financial exploitation is the illegal or improper use of another person's money or property for personal profit or gain. Financial exploitation of older adults and those with disabilities is a major problem. Stopping it is everyone's business.



Financial Exploitation

Examples Include:

- ◆ Forging someone's signature.
- ◆ Misusing or stealing someone's money or property.
- ◆ Coercing or deceiving someone into signing documents such as a contract or will.
- ◆ Improperly using conservatorship, guardianship, or power of attorney.

Signs and symptoms include:

- ◆ Cashing checks without permission.
- ◆ Sudden changes in bank accounts or banking practices.
- ◆ A person with the account owner makes an unexplained withdrawal of a lot of money.
- ◆ Adding extra names on a bank signature card.
- ◆ Unapproved ATM card withdrawals.
- ◆ 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.
- ◆ Relatives who suddenly appear claiming their rights to a person's affairs and property.
- ◆ Unexplained sudden transfer of assets.
- ◆ Providing unnecessary services.
- ◆ A complaint of financial exploitation.

It's Everyone's Business



Who may exploit others?

- ◆ Family members
- ◆ Caregivers – paid or volunteer
- ◆ People with a personal relationship with the person being exploited, such as friends, roommates, or neighbors



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