

A Checklist to Help You Protect Those You Care About from Financial Abuse

How can I tell if someone is being financially abused? Because financial abuse does not involve any physical abuse, you have to look for different signs and signals.

What to look for:

- A large amount out of their bank or other cash accounts.
- Numerous withdrawals of smaller amounts—say, \$100 at a time.
- A large check written to someone you do not know.
- Changing power of attorney or the beneficiaries on insurance or investment accounts.
- Bouncing checks or bills going unpaid when there should be enough money in the account.
- Unusual or unnecessary purchases—buying new golf clubs or a diamond bracelet.
- Unnecessary home repairs—having new siding put on the house or the driveway repaved.
- Becoming close with a much younger person or *inappropriate* person.
- A caregiver who becomes overly interested in the finances.

For more help

The Eldercare Locator is a public service of the U.S. Administration on Aging. The Eldercare Locator links those who need assistance with state and local area agencies on aging and community-based organizations that serve older adults and their caregivers. Speak to an Eldercare Locator information specialist by calling toll-free at 800-677-1116 weekdays, 9:00 a.m. to 8:00 p.m. (ET). Spanish-speaking information specialists are available.

Don't let the paperwork get you

- Shred all unused credit card applications.
- Don't leave mail in your mailbox for the carrier to pick up. (This is an invitation to have your bank and credit card numbers stolen.)
- Review your credit card and bank statements every month.

Reduce the risk! Post this checklist near the door:

- Don't** let a person you don't know into your home.
- Don't** have work done on your home without getting estimates from at least three reputable contractors.
- Don't** give out your Social Security, credit card or bank account numbers over the phone.
- Have the bank send copies of your statements to a trusted adult child or financial manager. (Two sets of eyes are better than one.)

3 Steps to Take for Victims of Telemarketing Fraud

- 1** Call your local bank representative immediately and report suspicious activity. Cancel any credit cards linked to the account and reset your personal identification number.
- 2** For legal services, contact your local Eldercare office and notify them of the problem. Offices can be found by calling toll-free 1-800-677-1116 weekdays, 9:00 a.m. to 8:00 p.m.
- 3** Sign up for the National "Do Not Call" Registry by going to www.donotcall.gov to prevent telemarketers from calling you. Remember, charities, political organizations and surveys are excluded from the "Do Not Call List".

Help educate others about telemarketing fraud. Share your experience and help prevent others from becoming victims.

Did You Know?

In his new book, *Stealing Your Life: The Ultimate Identity Theft Prevention Plan*, Frank Abagnale—former check forger turned FBI consultant and author of the memoir, *Catch Me If You Can*,—explains how to protect yourself—and your money—from thieves in the Internet Age.