

# CONSUMER EDUCATION

Learn how to protect yourself and your family from elder financial exploitation



## RESOURCES

### Adult Protective Services

24/7 Hotline: 1-800-917-7383

[dhs.maryland.gov](https://dhs.maryland.gov)

Protects vulnerable adults from abuse and exploitation through investigation and intervention.

### National Elder Fraud Hotline

1-833-372-8311

Free support for older victims of fraud.

### Maryland Access Point

1-844-627-5465

[marylandaccesspoint.info](https://marylandaccesspoint.info)

Information, planning, and access for community services and supports.

### Senior Medicare Patrol

1-800-243-3425

[aging.maryland.gov](https://aging.maryland.gov)

Empowering seniors to prevent healthcare fraud.

### ElderSAFE™ Center

1-301-816-5099

Offers safe, temporary shelter, education, and advocacy to abused, neglected, and financially exploited older adults in MD, DC, and NoVA.

### CHANA

1-410-843-7571

Offers case management, supportive counseling, emergency shelter, and advocacy to older adults who have experienced abuse in the Baltimore metro region.

**Financial exploitation** can negatively impact your physical, mental, and financial well-being. While anyone can experience exploitation, older adults are often at an increased risk due to isolation and age related changes.

The majority of financial exploitation is committed by someone you know and trust, like a family member, friend, or neighbor. This can include:

- Using coercion, deceit, or threats to gain access to your money, possessions, or benefits.
- Being forced to sign or change financial documents.
- Someone not providing you proper care for financial benefit.

Exploitation can also be committed by strangers on the telephone, online, or in person. Scammers may claim they are from a government agency, business, or charity. They may pretend to be a loved one in trouble, in need of money. Scammers may also claim you have won the lottery or sweepstakes.

Learn how to **protect yourself** and what red flags to look for.

## RED FLAGS

That could increase your risk for financial exploitation

- ✓ Socially isolated, lonely, depressed
- ✓ A recent loss of a loved one, such as a spouse
- ✓ Memory loss, poor decision making
- ✓ Confusion over finances
- ✓ Financially responsible for an adult or another family member
- ✓ Recent out of character purchases
- ✓ Being asked to make changes to important documents, such as a will or Power of Attorney
- ✓ Giving gifts/loans you can't afford
- ✓ Running out of money too quickly/money disappearing
- ✓ Regretting financial decisions

**PROTECT**  
OLDER AMERICANS FROM  
FINANCIAL EXPLOITATION

# HOW CAN YOU PROTECT YOURSELF?

- Talk to someone you trust if you are confused or uncomfortable about a financial decision.
- Don't answer calls from unknown numbers.
- Hang up right away on robocalls or telemarketers.
- Beware of door-to-door sales persons.
- Don't open emails, text messages or links from unknown senders.
- Remember that scammers often make threats and false promises.
- Never give personal information over the phone or by email, including date of birth, SSN, bank account information, Medicare number, or passwords - even if it appears to be legitimate.
- Always take time to think before sending money or providing information to someone.
- Beware of anyone asking you to pay bills or debts through gift cards or money transfers.
- Don't take surveys or play games online that ask for personal information.
- Always reconcile your insurance, medical, and bank statements to check for fraudulent activities.
- Beware of individuals offering "free" products or services in exchange for personal identifying information.



This project was supported, in part by grant funding from the U.S. Administration for Community Living.