Elder financial abuse happens when someone takes money or property from an older adult without their knowledge, understanding, or consent. To protect yourself or a loved one from fraud or financial abuse, there are a few things you can do:

**ORGANIZE YOUR FINANCES**
Organized financial documentation, birth and marriage certificates, car titles, financial powers of attorney, insurance policies, pension and trust documents, real estate deeds, social security paperwork, and wills) can make it easier to spot inconsistencies and red flags that could signal financial abuse.

**MONITOR FINANCIAL ACTIVITY**
Check your account statements and credit reports regularly to make sure nothing has changed without you knowing. If there are any signs of changes not made by you, contact your bank or credit card company right away. Consider setting up account alerts and notifications.

**CREATE A LIST OF FINANCIAL CONTACTS**
Create a list of your financial contacts, including bankers, financial professionals, accountants, etc.

**REPORT THE ABUSE**
If you think you see a scam, talk with someone. Follow the rule – see something, say something. Help yourself and others by avoiding silence. Keep phone numbers and resources you can turn to, including local police, banks, credit card companies and Adult Protective Services.

To learn more about these – and other – prevention tips, visit https://handsonbanking.org | https://elfuturoentusmanos.org

**OTHER HELPFUL TIPS**
- Be aware of common scams
- Share your knowledge with friends, family members, and neighbors
- Hang up on suspicious callers
- Report suspicious phone numbers, letters, or individuals
- Build you scam defenses
- Confirm all offers or charities
- Manage the privacy settings on social media accounts
- Be suspicious of any situation that requires you to send money up front
- Monitor your accounts for unusual activity
- Consider giving a person you trust the ability to review your account activity
- Set account up for duplicate statements
- Scammers prefer certain payment methods such as wires, gift cards, multiple cash or checks
- Do not share passwords or pin numbers
- Keep your checks, cards, and financial information in a secure location
KEEPING YOUR MONEY SAFE – CHECKLIST

- Monitor your accounts for unusual activity
- Set up account alerts and notifications based on what your financial institution offers
- Suggest giving a person you trust the ability to review your account activity
- Set account up for duplicate statements
- Review your account activity often
- Remember scammers prefer certain payment methods such as wires, gift cards, multiple cash or check transactions
- Do not share passwords or pin numbers
- Keep your checks, cards, and financial information in a secure location

ONLINE RESOURCES

- [Federal Trade Commission](https://www.ftc.gov) – Agency dedicated to preventing consumer fraud or call toll-free, 1-877-FTC-HELP (1-877-382-4357)
- [ScamBusters.org](https://www.scambusters.org) – Website dedicated to protecting consumers from scams
- [AARP Scam Tracker](https://www.aarp.org/scams-criminals/topics/scamtracker) – Protect yourself and others by reporting a scam, or searching for existing scams near you
- [IRS](https://www.irs.gov) – Learn about tax scams / consumer alerts
- [FDIC](https://www.fdic.gov) – Tips from the governmental agency that regulates U.S. banking
- [Comptroller of the Currency – Consumer Protection News](https://www.occ.gov) – Federal agency dedicated to a safe banking system
- [GuideStar](https://www.guidestar.org) – Search information about charitable organizations
- [National Center on Elder Abuse](https://www.eldercare.gov)
- [State directory of helplines, hotlines, and elder abuse prevention resources](https://www.eldercare.gov)
- [Eldercare locator](https://www.eldercare.gov)
- [National Association of Area Agencies on Aging](https://www.n4a.org)