

Ten tips to help you protect your money and your future:

- Use direct deposit for your checks.
- Don't sign blank checks allowing another person to fill in the amount.
- Don't leave money or valuables in plain view.
- Don't sign anything you don't understand.
- Protect your money. The bank may be able to protect your money by arranging your accounts to control access to your funds.
- Be aware of scams. If it sounds too good to be true, it probably is.
- Don't give anyone your ATM PIN number, and cancel your ATM card immediately if it is stolen.
- Check your bank statements carefully for unauthorized withdrawals.
- Be cautious of joint accounts.
- Build good relationships with the professionals who handle your money.

To report elder abuse, neglect or exploitation, call the Adult Protective Services Abuse Hotline at:

**1-800-96-ABUSE
(1-800-962-2873)**

All Calls Are Confidential

TDD (for hearing impaired)

Elder Abuse Hotline number 1-800-453-5145
Elder Helpline number 1-800-955-8771

THIS BROCHURE WAS PROVIDED BY:

Florida Department of Elder Affairs
4040 Esplanade Way
Tallahassee, FL 32399-7000
Phone 850-414-2000
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In collaboration with

Florida Department of Children & Families
1317 Winewood Boulevard
Tallahassee, FL 32399-0700
Phone: 850-488-2881
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Protect Yourself From Financial Exploitation



What is Financial Exploitation?

Financial exploitation is the illegal or improper use of another individual's resources for personal profit or gain. This type of exploitation encompasses a broad range of conduct, from deception to intimidation.

Ways to Prevent Exploitation

STAY SOCIALLY ACTIVE

Social isolation increases your risk of becoming a victim of abuse. Become familiar with the many programs in your community designed to bring people together and to help elders and their families.

GET TO KNOW YOUR BANKER, ATTORNEY AND FINANCIAL CONSULTANT

Establish relationships with the professionals who handle your money. They can help detect changes in your financial activity that may signal a problem.

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DON'T GIVE AWAY PROPERTY

Before you enter into an agreement for lifelong care, discuss the arrangement with a trusted friend or advisor. Document the agreement and specify the compensation, if there is any, paid to the caregiver. If there is someone helping you with your personal finances, get a trusted third party to review your bank statement.

UNDERSTAND WHAT YOU ARE SIGNING

Before you assign a power of attorney, be sure you understand the scope of the agreement and the authority you are giving to your agent. Know the person to whom you are giving this authority. Also, specify the compensation, if any, to be paid to your agent.

BE CAUTIOUS OF JOINT ACCOUNTS

Both parties are equal owners of the account and both have equal access to the funds in the account.

DOCUMENT FINANCIAL ARRANGEMENTS

By putting financial arrangements in writing, you not only protect yourself but you also reduce the likelihood of legal proceedings. Put all financial instructions in writing and be specific. Keep complete financial records of all transactions. Put all financial documents in a safe place.

ASK FOR HELP

Financial matters can be confusing. If you have questions or need assistance, ask for help from your bank, a trusted family member, a clergy member, a social worker or another professional.

