

## How to protect yourself from becoming a victim

- Don't sign blank checks allowing another person to fill in the amount.
- Don't leave money or valuables in plain view.
- Be aware of scams (either by phone or through the mail). If it sounds too good to be true, it probably is.
- Don't give strangers access to your bank accounts.
- Check your financial statements frequently and carefully for unauthorized withdrawals.
- Don't sign any document you have not completely read or fully understand.
- Don't be pressured by family members, friends, caregivers, or anyone else to do anything you don't want to do.
- Don't sign over property deeds, titles, etc., without legal review.



## How to report suspected abuse

If you suspect a person who is vulnerable, elderly or disabled is being financially exploited, call the Kansas Department for Children and Families Abuse and Neglect Hotline at **1-800-922-5330**.



**Law Enforcement is notified when a suspected crime has been committed.**

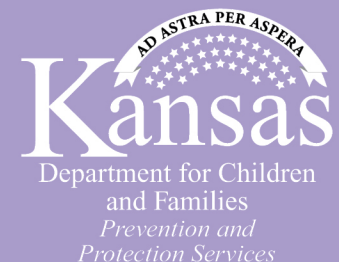
Kansas Department for Children and Families  
Adult Protective Services  
[www.dcf.ks.gov](http://www.dcf.ks.gov)

PPS-10050 REV 03/12

# FINANCIAL EXPLOITATION



If it's not your money, taking it is a crime.



*Strong Families Make a Strong Kansas*

## 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 adults who are vulnerable, elderly or disabled is an increasing problem and protecting them from becoming victims is everyone's business.

### Examples of financial exploitation

- cashing checks without authorization or permission
- misusing or stealing a person's money or possessions
- coercing or deceiving a person into signing documents such as a contract or will
- improper use of conservatorship, guardianship or power of attorney



## Who might be an abuser?

- family members
- caregivers - paid or volunteer
- strangers - met in public or those who come to the home
- professionals hired by or appointed for the victim, such as accountants or lawyers
- guardians
- agents with durable power of attorney or anyone you authorize to act on your behalf

### Potential signs of financial exploitation

- changing account beneficiaries
- sudden unexplained changes in bank accounts or banking practices
- unexplained withdrawal of money by a person accompanying the account holder
- adding additional names to bank accounts or signature cards
- unapproved withdrawal of funds using an ATM card
- new applications for credit cards or banking cards

## Potential signs of financial exploitation contd.

- out of sequence check numbers
- redirected mail
- sudden changes in a will, property title, deeds 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
- appearance of uninvolved relatives suddenly becoming the person's representative
- unexplained sudden transfer of assets
- providing unnecessary services

