

# Identifying financial abuse and exploitation

## What to do:

Identifying financial exploitation may be difficult. Individuals may be reluctant to say anything about what is happening to them out of embarrassment and shame, fear of reprisal, dependency on the perpetrator of the offense, or fear of further straining a family relationship. Family members or close friends may be unaware of the situation or they may be the individuals committing financial exploitation or abuse.

Use this checklist to educate others and to identify financial abuse and exploitation. The checklist can be used one-on-one if someone expresses concern about an individual and his or her living conditions, care provision, or financial situation. Responses to the questions included in the checklist can help you or the individual you are working with get assistance.

## What to say:

"It's unpleasant to think about someone taking advantage of an individual with a disability that needs assistance, but it happens. Since you have expressed concern about such a situation, we can use this checklist to see if financial exploitation may be happening. For additional support contact your local Adult Protective Services agency. To find one in your area, visit: [www.napsa-now.org/get-help/help-in-your-area/](http://www.napsa-now.org/get-help/help-in-your-area/)."

To access a dynamic and fillable version of this tool, visit: [www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/](http://www.consumerfinance.gov/practitioner-resources/your-money-your-goals/companion-guides/)



# Identifying financial abuse and exploitation

- 1 Read through the list of signs that financial exploitation may be occurring.
- 2 Check the box if any are suspected, observed, or reported.
- 3 Use this information to help you decide whether to get assistance.

## Unusual transactions

SITUATION	SUSPECTED	OBSERVED	REPORTED
The individual transfers title of home or other assets to someone else for no apparent reason.			
Frequent checks are made out to "cash" from the individual's account.			
Unusual bank or credit card account activity is noticed on statements or reported by a financial institution.			
The individual takes out a large, unexplained loan or reverse mortgage.			
Changes are made to the individual's will that are unexplainable or done when the individual is ill or otherwise incapacitated.			
Unusual information in a tax return is spotted.			
Signatures on checks, legal documents, or other communications do not match the individual's signature.			
The caregiver's name is added to the accounts of the individual or the caregiver becomes an authorized user on credit card accounts belonging to the individual.			

## Changed environment

SITUATION	SUSPECTED	OBSERVED	REPORTED
Bills go unpaid or overdue when someone else has been charged with paying them for the individual.			
Living conditions are below expectations in spite of financial resources.			
The individual's personal belongings, important papers, credit cards, or identification documents go missing.			

## Unusual behavior

SITUATION	SUSPECTED	OBSERVED	REPORTED
Caregivers or family members caring for the individual seem to isolate him from other family members, friends, and community events or gatherings.			
The individual seems suddenly more fearful and becomes reluctant to talk about topics that were once routine conversations.			
The individual does not know how much income she receives. The caregiver is unwilling to share that information when asked.			
A caregiver receives an unusual level of expensive or frequent gifts paid for with financial resources of the individual.			
A live-in caregiver refuses to leave or to leave the individual alone with visitors even when requested to do so.			

Consumer Financial Protection Bureau prepared the tools included in the Your Money, Your Goals: Focus on People with Disabilities companion guide as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The CFPB is not responsible for the advice or actions of the individuals or entities from which you received the CFPB educational materials. The CFPB's educational efforts are limited to the materials that CFPB has prepared.

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