



courtesy of **Adult Protective Services**

.....

## What is financial exploitation for these individuals?

Financial or material exploitation includes the misuse, mishandling or exploitation of property, possessions, or assets of adults. Also includes using another's assets without consent, under false pretense, or through coercion and/or manipulation.

\* Definitions of financial exploitation vary from jurisdiction to jurisdiction. Please contact your local APS office for additional information.



## What are the signs of financial exploitation?

- ✓ Unusual financial activity (e.g. large bank withdrawal or use of ATMs or credit cards not normally used)
- ✓ Missing checks or missing bank statements/records
- ✓ Address or names have been changed on accounts
- ✓ Purchases made without the individual's knowledge or consent
- ✓ Newly authorized signatures on accounts or forged signatures
- ✓ Evidence that the person fell victim to a scam
- ✓ Missing belongings
- ✓ Change to a financial power of attorney
- ✓ Change of ownership of bank accounts or the deed to a physical property such as a home

## What are some risk factors of financial exploitation?

- ✓ Excessive spending or financial donations
- ✓ No oversight of finances
- ✓ Unaware of technology or modern payment methods
- ✓ Cognitive impairment or dementia
- ✓ Social isolation

## What if I'm not sure?

Do you just have a "feeling" about a situation but can't verify the details? APS professionals are trained to assess each situation. Based on your report, your local APS agency will determine how best to respond.



**CONTACT APS**

Reach out to your local APS agency if you notice signs of financial exploitation:



National Adult Protective Services Association

Visit [napsa-now.org/help-in-your-area/](https://napsa-now.org/help-in-your-area/) to get connected with an APS agency in your area.