

Resources

AARP West Virginia - Helps people 50 + and their families through caregiver support, financial security enhancement, consumer protection and advocating for in-home services. Call 1-866-277-7458, email aarpwv@aarp.org or visit www.aarp.org/wv.

AARP Fraud Watch Network - Gives you access to information, scam alerts and tips about how to protect yourself and your family. Call the Fraud Fighter Call Center at 1-877-908-3360. Visit www.aarp.org/fraudwatchnetwork.

Aging & Disability Resource Network - Provides information about access to and availability of independent living and long-term care resources in local areas and assistance with applications for those programs. Call 1-866-987-2372. Visit www.wvnavigate.org.

Attorney General's Consumer Protection Hotline - For victims of consumer fraud, telemarketing, or internet scams, identity theft, fake check schemes and preneed funeral fraud. Hotline: 1-800-368-8808. Visit www.wvago.gov

Federal Trade Commission - Consumer protection agency on unfair business practices in the marketplace. Visit www.consumer.gov and www.consumer.ftc.gov

Seniors Against Investment Fraud (SAIF)- A program of the Securities Division of the West Virginia State Auditor's Office. Call 1- 888-724-3982 for more information or to report potential investment fraud. Visit www.wvsao.gov

Office of Health Facility Licensure and Certification (OHFLAC) - Inspects licensed nursing homes and participating nursing facilities. Call 304-558-0050. Visit www.ohflac.wv.gov

WV Long-Term Care Ombudsman Program - Advocates on behalf of residents of nursing, assisted living and legally licensed homes. Complainants can request their names not be identified. 1-800-834-0598 ext. 2135

The DHHR Medicaid Fraud Control Unit - Conducts criminal investigations into financial exploitation by caregivers and facilities. The tipline is: 1-888-Fraud-WV or 304-558-1858.

Department of Health and Human Resources (DHHR) Adult Protective Services - For mentally and/or physically incapacitated adults. Call any local DHHR office or 1-800-352-6513. Visit www.wvdhhr.org

West Virginia Advocates - Dedicated to protecting and advocating the legal rights of West Virginians with disabilities. Services are confidential and free of charge. Call 1-800-950-5250. E-mail contact@wvadvocates.org Visit www.wvadvocates.org

West Virginia Coalition Against Domestic Violence - Consists of 14 licensed domestic violence programs to provide free, confidential services to victims of domestic violence (including financial exploitation). For information on services in your area, visit www.wvadv.org or call the National Domestic Violence Hotline at 1-800-799-SAFE.

WV Partnership for Elder Living - A policy development project that convenes groups of professionals in the field of aging services and care around specific issues related to helping West Virginians age with dignity and purpose. Visit www.wvpel.org or call 304-542-2116.

West Virginia Senior Legal Aid - Provides free civil legal aid services for senior West Virginians age 60 and over. Call 1-800-229-5068. Email seniorlegalaid@yahoo.com Visit www.seniorlegalaid.net

Legal Aid of West Virginia - A nonprofit legal advocacy group serving low income West Virginians. Call 1-866-255-4370. Visit www.lawwv.net

Have you been exploited?

Take Action!

There are steps you can take to help protect against financial exploitation and resources available if you believe you are being exploited. It is important to know your limitations and seek help when your financial arrangements have gotten out of your control. If you have been financially exploited, call your financial institution immediately. Financial Exploitation is a crime. If you think you have been financially exploited, contact local or State law enforcement to file a report. You can find additional resources in this brochure.

This publication was created in collaboration with the West Virginia Financial Exploitation Task Force, whose mission is to empower individuals and create a culture and an environment where vulnerable adult West Virginians are safe from financial exploitation. Agencies represented on the Task Force are included as resources. Funding for this brochure provided by Legal Aid of West Virginia's Regional Long-term Care Ombudsman Program via a grant from the West Virginia Bureau of Senior Services.

It's Your Money

Protect It!

A resource to help vulnerable West Virginians recognize and fight financial exploitation



Protect Yourself from Financial Exploitation

What Is Financial Exploitation?

Financial exploitation happens when someone illegally or improperly uses your money or property for his/her own benefit. This exploitation is often committed by a person you trust.

Examples of financial exploitation may include:

- Taking money or other items from your home or bank account
- Selling or transferring your property without your knowledge, or against your wishes or interests
- Failing to provide services you agreed to, like care giving, home or vehicle repair, or financial management
- Using your credit cards for unauthorized purchases
- Using your name or good credit to open new credit accounts
- Misusing your Power of Attorney
- Refusing to return borrowed money or property, as agreed
- Changing your will, trusts, living trusts, or inheritance for their benefit

Who Is At Risk Of Financial Exploitation?

If you depend on someone else for any or all of your personal needs, you may be vulnerable to financial exploitation. Some vulnerable groups of adults may include: elders; people whose finances were handled by a spouse who has died; people who may be lonely; people who receive services in long-term care settings; people with all types of disabilities, and, people who have difficulty understanding financial matters.

Who Is Likely To Commit Financial Exploitation?

You may fall victim to identity theft and other types of large-scale scams; however, you could also be exploited by “a person of trust.” Examples of people who may commit this type of exploitation are:

- Family members, friends, or members of your church
- Paid or volunteer caregivers
- Strangers introduced to you in public, over the phone, on the internet, or who come to the door
- Professionals like accountants, bankers, lawyers, or doctors

- New people in your life with no logical reason for being there
- Social Security Representative Payees

What Are The Warning Signs Of Possible Financial Exploitation?

You, your financial institution, or other people in your life might notice warning signs that you are being financially exploited. The signs may include:

- Financial activity inconsistent with your abilities or financial history
- A lot of new account withdrawals - usually in round numbers (\$50, \$100, etc.)
- Increased activity on your credit cards
- Withdrawals from your accounts in spite of financial penalties
- Changes in account beneficiaries or newly authorized signers on accounts
- You are confused about recent financial arrangements
- Changes in property titles, deeds, or refinanced mortgages

- Recent changes in Power of Attorney documents, wills, or trusts
- You have recently become more reluctant to discuss financial matters
- You have been isolated from contact with family members, friends, and/or society
- Your mail, phone calls, visitors, and/or outings have been taken over by the potential exploiter
- You have been falsely worried that you will lose your house and be placed in a nursing home
- You have been told that no one but the potential exploiter cares about you
- Your food or medication has been manipulated or withheld so you become weak and compliant
- You have been threatened with harm, neglect, or abandonment if you don't agree to do as you are told
- Your caregiver or beneficiary refuses to use your funds for necessary care and treatment