

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 understood.
- 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.

Kansas Protection Report Center
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
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Financial Exploitation



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

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
- **out of sequence** check numbers
- **redirected mail**

Potential Signs of Financial Exploitation Continued



- 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 transaction or for the titles of the property
- appearance of **uninvolved relatives** suddenly becoming the person's representative
- unexplained **sudden transfer** of assets
- providing **unnecessary services**
- a **complaint** of financial exploitation