



Adult Protective Services

What is financial exploitation?

Financial or material exploitation includes illegal or improper use of the funds, assets, or property of an individual, such as stealing money or possessions, forging an individual's signature, or coercing an individual into signing any legal document.

* 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?

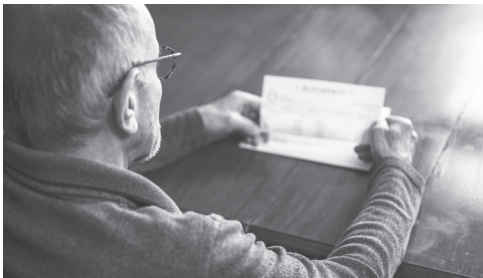
- ✓ Unusual financial activity (for example, large bank withdrawal or use of ATMs or credit cards not normally used)
- ✓ Missing checks or missing bank statements and records
- ✓ Addresses or names being changed on accounts
- ✓ Purchases made without the individual's knowledge or consent
- ✓ Newly authorized signatures on accounts or forged signatures
- ✓ Evidence that the person fell victim to a scam
- ✓ Missing belongings
- ✓ Change to a financial power of attorney, will, or other legal documents
- ✓ Sudden transfer of the individual's assets to a caregiver or family member

What are some risk factors of financial exploitation?

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

What if I'm not sure?

Do you have a "feeling" about a situation but aren't sure of the details? APS professionals are trained to assess each situation and offer services and support to promote safety, independence, and quality of life.



CONTACT APS

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

If the suspected abuse is an emergency—a life-threatening situation or one involving immediate danger—call the police or 911 immediately.

- ✓ [To report abuse of an adult at risk](#) (age 18 to 59), call your county or tribal helpline.
- ✓ [To report abuse of an elder adult at risk](#) (age 60+), call your county or tribal helpline or the Elder Abuse Hotline at 833-586-0107.



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