



Indicators of Financial Exploitation of the Elderly

Financial exploitation occurs when a person over 60 years of age is financially deprived by a PERSON OF TRUST as defined in Illinois statute. Con games, such as driveway repair or roof repair scams, Canadian lottery etc., do not constitute financial exploitation since there is no defined person of trust involved.

The following are examples of financial exploitation:

- A person with access to an elderly person's money appears to use the funds for themselves rather than the elderly person, often resulting in unpaid bills.
- The elderly person does not have adequate food, clothing, or personal care items when there appears to be enough money to provide for them.
- Unusual activity in bank accounts such as an increase in the number of withdrawals, or large withdrawals from a seldom used or new joint account.
- Power of attorney is given when an elderly person is unable to comprehend the financial situation and may have only known the individual a short time.
- Recent acquaintances express "gushy", undying affection.
- Expensive personal belongings are missing or resources are being misused.
- Promise of lifelong care in exchange for the deed to the house; being included in the will; or other financial reward.
- An elderly person is isolated from others, making them completely dependent on the caregiver.

- An elderly person is not allowed to speak for him or herself, or see others without the caregiver present.
- An elderly person complains of deception or theft of personal funds or property.
- Conflicting accounts of incidents by relatives, caregivers, and an elderly person.
- Any indication that an elderly person is physically abused or neglected. Such abuse often occurs in conjunction with financial abuse.

Have you been victimized?

If you suspect you have been victimized, contact your local police department. Your information is vital in catching the con artist and preventing others from being victimized. If you suspect a con game or scam, check the reputation of the person or company with the Illinois Attorney General Hot Line 1-800-243-5377 (Chicago) or 1-800-243-0618 (Springfield), or the Better Business Bureau.

If you suspect a senior citizen may be the victim of financial exploitation, the Illinois State Police Crimes Against Seniors Program (CASP) may be able to assist. Contact CASP at (217) 785-0631.

The Illinois Department on Aging also accepts reports of exploitation of the elderly on its Senior HelpLine at 1-800-252-8966, or after 5 p.m., weekends, and holidays, at 1-800-279-0400.

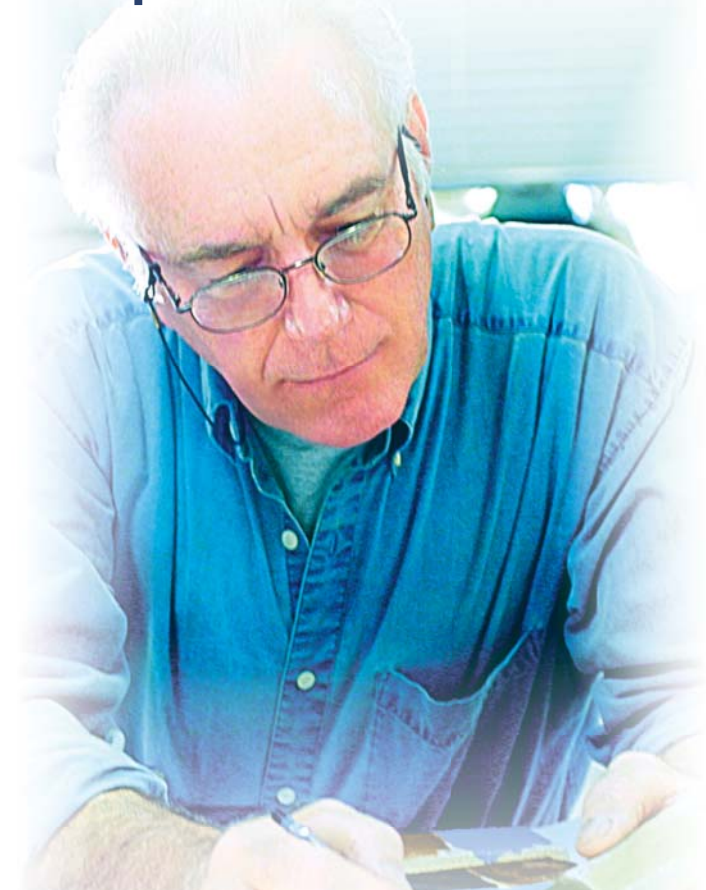


Printed by the Authority of the State of Illinois
ISP Central Printing Section
Printed on Recycled Paper
ISP 5-617 (3/11) 50M
www.illinois.gov www.isp.state.il.us



State of Illinois
Illinois State Police

Protecting Yourself from Con Games and Financial Exploitation



Illinois State Police

What would you say if...

- someone calls you and notifies you that you have just won a prize or free gift and all they need is your name, address, date of birth, or Social Security number?
- someone offers you a free inspection of your roof, furnace, air conditioner, or other part of your home?
- someone offers you a bargain price on a home repair because they were in the neighborhood and have the materials left over from another job?
- someone calls you and offers extra health insurance claiming Medicare will not cover you if you need nursing home care?
- someone makes you an offer for quick and easy wealth, or solicits your financial help and insists you **make a decision now?**

Suggested Responses

No, thank you.

First, I have to check with the police (or Better Business Bureau).

I need to talk to my family (or lawyer) before I decide.

I want to think it over for a few days.



Common Schemes

- You are asked to sign documents you don't understand.
- Anyone shows an unfounded or extreme interest in your finances.

Basic Rules to Avoid Scams and Frauds

- Do not give any details about your credit cards to telephone solicitors even if they offer gifts, free vacations, or sweepstake prizes.
- Do not give credit cards, checkbooks, or savings account passbooks to your housekeeper or caretaker. Do not put an employee on a joint bank account.
- Do not withdraw money from your bank account or provide anyone with "good faith" money in an attempt to catch a con artist.
- If you shop by mail or on the internet, use companies that you know are reputable.
- Get written contracts and sign only when you are sure you understand all of the provisions. Have someone you trust review the documents.
- Never pay for work in advance. Wait until the work is completed.
- Be wary of requests to send contracts, payments, or other items through non-postal delivery systems.
- Do not agree to any offer where you **must act now.**
- Do not fall for anything that sounds too good to be true.
- If in doubt, do not invest.

- Someone you don't know well tries to be your friend very quickly.
- Someone insists you need repairs to your home, then wants you to hire them to make the repairs.
- Telephone solicitors make offers that sound **"too good to be true"** and pressure you to **hurry up or act now.**
- You see someone you invited into your home in an odd place, such as your bedroom, looking through drawers or personal papers.
- Items such as a checkbook or bank statements are missing.
- Someone claims you owe money for an item ordered by a deceased spouse or relative.
- Someone claims to represent a company or organization that offers to recover lost money for a fee.
- Someone you don't know offers to share something they have found or been given.

