

PROTECT YOURSELF

From Abuse, Neglect and Exploitation!

Unfortunately, it is estimated that millions of U.S. elders, from all walks of life, face abuse and neglect every year. Anyone can be victimized. However, there are things you can do to help protect yourself from abuse and neglect...

PLAN! Talk with family members, friends, and professionals that you trust and plan for your future. Consider doing the following:

- Have your income (e.g. retirement, Social Security, SSI, disability income) directly deposited into your checking account. Contact your bank or go to www.godirect.org for help.
- If managing your daily finances becomes difficult, consider utilizing a daily money manager. Only allow someone you trust to manage your finances. Visit www.aadmm.com or www.aarpmmp.org for further information on professional money management services.
- Get your estate plan in place. Talk with an attorney about helping you create the following as appropriate:
 - a living will. *The Five Wishes living will is one popular example, visit www.agingwithdignity.org*
 - a revocable trust
 - durable power of attorney for healthcare and/or asset management. *Name a person you trust to make healthcare and asset management decisions for you when you are incapable. Designating co-powers of attorney can ensure that no one agent can act unilaterally.*
- If you have to go to a long term care facility, learn about your options! Visit www.medicare.gov/quality-care-finder for more info on long term care facility quality.



BE CAUTIOUS! Unscrupulous people target seniors and will abuse or take advantage of them. Consider doing the following:

- Learn about the types of elder abuse and neglect and associated warning signs (see National Center on Elder Abuse website to learn more: www.ncea.aoa.gov/faq/index.aspx)
- Get on the National Do Not Call Registry to reduce telemarketing calls. Visit www.donotcall.gov or call **888-382-1222** to register your phone number.
- If you are offered a "prize", "loan", "investment", etc. that sounds too good to be true, it probably is too good to be true.
- Consult with someone you trust before making a large purchase or investment. Don't be pressured or intimidated into immediate decisions.
- Don't sign any documents that you don't completely understand without first consulting an attorney or family member you trust.
- Do not provide personal information (e.g. social security number, credit card) over the phone unless you placed the call and know with whom you are speaking.
- Tear up or shred credit card receipts, bank statements, and financial records before disposing of them in the trash.
- If you hire someone for personal assistance services, in home care services, etc. ensure that they have been properly screened with criminal background checks completed.

STAY CONNECTED!

Keep in touch regularly with others, isolation can make you vulnerable to abuse. Consider doing the following:

- Build a network of family, friends, neighbors, and groups that you can interact with
- Keep active, stay busy! Get involved with your senior center or other groups
- Create a buddy system with other elders, call each other daily for reassurance and friendship and visit each other if possible.



REPORT! Making a report in instances of abuse or neglect is the right thing to do, and it's easy. Don't be afraid! Elders have a right to be safe!

» In cases of immediate danger, call 911.

» If you or others experience abuse or neglect in a community setting:

Adult Protective Services (APS) is there to help. The APS mission is to ensure the safety and well-being of elders and dependent adults. To learn more about APS visit: www.napsa-now.org/get-help/help-in-your-area

» If you or others experience abuse or neglect in a long term care facility (e.g. nursing home, assisted living facility):

The Long Term Care Ombudsman Program is there to help. The program's mission is to advocate for residents in long term care facilities to help ensure safe, appropriate care. To learn more about the ombudsman program visit: www.ltombudsman.org

LEARN MORE!

» Call **Eldercare Locator** at 1-800-677-1116 or visit the website at:

www.eldercare.gov/eldercare.net/public/index.aspx for your local reporting phone numbers.

» You may also visit the **National Center on Elder Abuse** website at:

www.ncea.aoa.gov/stop_abuse/get_help/state/index.aspx to get state by state reporting information.



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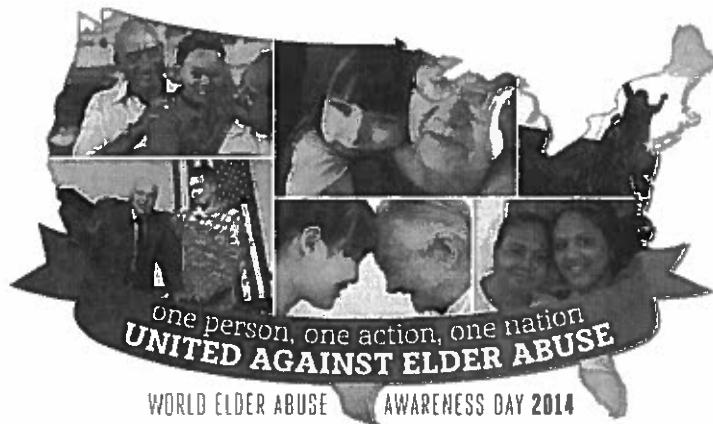


CENTER OF EXCELLENCE
ON ELDER ABUSE AND NEGLECT
UNIVERSITY OF CALIFORNIA, IRVINE

For more information: www.ncea.aoa.gov

PROTECT YOURSELF FROM SCAMS!

There are many scams out there than can ensnare even savvy consumers. Many are designed specifically to target seniors. Scammers are professional liars and can be very convincing. They may contact you through the mail, email, social media, on-line dating sites, on the phone, or even in public. This guide will help you learn to recognize common warning signs of scams and simple steps that you can take to protect yourself.



IS IT A SCAM?

1. Is the sales person using high pressure sales tactics? Scams often say things like, "Act Now!"; "Time is running out!"; "This is a onetime offer!"
2. Are you being asked to pay upfront fees? Lottery and sweepstakes scams often employ this tactic. If you really won something the fees can be taken out of your winnings.
3. Are you being told that you won a contest that you didn't enter? Lottery and sweepstakes scams almost always start this way. You can't win a contest that you didn't enter.
4. Have you been scammed in the past? Often scam victims have their personal contact information sold to other con artists. You may get unsolicited calls from people promising to get your money back or provide other remedies or offers. These 'offers' can be scams too. Beware!
5. Did you receive unsolicited mail, emails, or phone calls for services that you were not seeking? Research the companies that you want to employ. Many scams begin with someone knocking on your door offering services, or sending out promotional materials. This often happens in the case of home repair scams.
6. Are you being contacted by the police over the phone? Verify that they are who they say they are. Some scams begin with a person pretending to be a police officer who tells you that they are concerned that you have been a victim of a crime. They then proceed to solicit your personal information. In truth, the police will contact you in person if they have questions for you or believe that you have been a victim of a crime.

HOW TO PROTECT YOURSELF.

1. Sign up for the Do Not Call Registry at <https://www.donotcall.gov>.
2. When no longer needed, shred junk mail, old bills, bank statements and any other documents that have personal identifying information.
3. Don't give out personal information over the phone unless you originated the call and you know with whom you are talking. Particularly safeguard your social security number.
4. It is ok to be rude. If a sales person calls you or comes to your door who does not seem to be taking no for an answer, it is ok to terminate the conversation. Hang up the phone or close the door. You don't have to let yourself be pressured into anything.
5. Never sign something that you don't understand. Have a trusted and unbiased professional assist you when enter contracts or signing legal documents.
6. If you hire someone for personal assistance services, in home care services, etc. ensure that they have been properly screened with criminal background checks completed.
7. Learn about scams and stay informed
 - > Sign up for AARP's Fraud Watch: https://action.aarp.org/site/SPageNavigator/FWN_Registration_Page.html
 - > Check out AARP's interactive national fraud map: <http://action.aarp.org/site/PageNavigator/FraudMap.html>
 - > Consumer Financial Protection Bureau offers information and tools for older Americans: <http://www.consumerfinance.gov/older-americans>
 - > The Financial Fraud Enforcement Task Force offers resources and reports to help protect yourself against common types of frauds and scams: <http://www.stopfraud.gov/protect.html>
 - > Stay alert to common frauds and scams by checking consumer protection sites such as www.Fraud.org External Web Site Policy and FBI Common Fraud Schemes: <http://www.fbi.gov/scams-safety/fraud/fraud>

