

Report Older Adult Abuse/ Exploitation/Neglect

Consumer Financial Protection Bureau (CFPB)

1-855-411-2372 | www.consumerfinance.gov

FBI's Internet Crime Compliant Center (IC3)

www.IC3.gov

Federal Trade Commission (FTC)

1-888-382-1222 | www.ftc.gov

Medicare Fraud

1-800-633-4227 | www.medicare.gov

Resources

Eldercare Locator

1-800-677-1116 | <https://eldercare.acl.gov/Public/Index.aspx>

IRS Taxpayer Advocate Service

1-877-777-4778 | <https://taxpayeradvocate.irs.gov/>

U.S. Bank Bankruptcy Court

<https://www.uscourts.gov/services-forms/bankruptcy>

U.S. Department of Justice (DOJ) Elder Justice Initiative

<https://www.elderjustice.gov>

VictimConnect Resource Center

1-855-484-2846 | <https://victimconnect.org/>

Important Contact Numbers

FBI Victim Specialist:

Name: _____

Phone: _____

FBI Special Agent:

Name: _____

Phone: _____

Your FBI Victim Specialist

The FBI Victim Specialist assigned to your case is there to make sure you have information and support to help you get through this process. She or he will explain the criminal justice process, listen to your concerns, help you find available forms of assistance, and keep you updated on the status of the case. The Victim Specialist works for the FBI but is not an Agent. Instead, the Victim Specialist is often someone with a social work or counseling degree and experience working with young people and adults who have been victims of crime.

The Victim Specialist works as part of a team with the FBI Agent and employees from the U.S. Attorney's Office. While most of the discussions that you have with your Victim Specialist are confidential, there may be times when the Victim Specialist will need to share information you provide with other team members. If you have questions about limited confidentiality, you may contact your Victim Specialist for clarification. Generally, the Victim Specialist and the Agent will make every effort to protect your privacy.



Federal Bureau of Investigation
Victim Services Division
J. Edgar Hoover Building, Room 3329
935 Pennsylvania Ave. NW
Washington, D.C. 20535
(202) 324-3000
www.fbi.gov/resources/victim-services

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Older Adult Financial Exploitation



Introduction

Older adult abuse and exploitation refer to any intentional act(s) by a caregiver or another person in a relationship of trust that causes harm or distress to older adults, age 60 and older. These crimes may include physical, sexual, psychological/emotional abuse, abandonment, and financial exploitation. Abusers can be anyone - family members, caregivers, people you trust, healthcare professionals, companies, financial advisors, or strangers, including people who may have contacted you on the phone or through social media.

Older adult financial fraud is a form of older adult exploitation where a person misuses or steals financial assets, savings, income, or personal identifying information (e.g., SSN) from an older adult, often without their direct knowledge or consent. Fraudsters often use deception and misinformation on older adults, and in the past have posed as persons in positions of trust (e.g., government employees), romantic interests, or as persons promising a financial windfall in exchange for a credit card number or other personally identifiable information.

In each of these situations, victims may be deprived of vital financial resources needed to cover basic living expenses. Victims often experience financial, emotional, and physical hardship as a result of these crimes. If you are in any of these situations, or think that you may be a victim of older adult abuse, help is available.

Tips to Protect Yourself

- Check your financial statements each month for any suspicious activity
- Never send money to someone you don't know personally
- Know that fraudsters often pose as interested romantic partners on the internet
- Practice cyber security - use updated security software
- Never give your credit card, banking, Social Security, Medicare, or other personally identifiable information over the phone unless it is with a trusted, verified number or website
- Always consult your doctor before purchasing health products or treatments
- Screen your phone calls using voicemail. You do not need to respond to everyone who calls

Examples of Frauds & Scams

Some of the most common scams targeting older Americans include:

- Scammers posing as tech support use scare tactics to trick an older adult into paying for unnecessary tech support services to supposedly fix a software program
- Lottery and sweepstakes fraud
- Pretend romantic attention towards an older adult commonly known as "Romance Scams"
- Scammers posing as government employees, like the IRS or FBI, requiring payment for a fee or penalty

Typical Reactions

The effects of serious financial crimes can be physically and emotionally devastating. Some common reactions to such crimes include:

- Loss of financial security and independence
- Estrangement of relationships in life
- Feelings of fear, shame, guilt, anger, self-doubt, or remorse
- Financial destitution and the loss of financial independence
- Becoming reliant on government assistance programs
- Depression, loss of perceived reasons to live; hopelessness

It's Your Right

If something seems concerning to you or "too good to be true," consider the following actions:

- Seeking independent verification of the other party by contacting local law enforcement or a local FBI office
- Saying 'no' to requests for money from unfamiliar or unverified sources
- Terminating contact with the individual or company

If you suspect that you may have been a victim of financial fraud or exploitation, consider:

- Closing or canceling your account, or transferring funds to a new account
- Requesting free copies of your credit report from a credit bureau or freezing your credit
- Requesting copies of documents related to any potentially fraudulent activities
- Disputing fraudulent or inaccurate information on your credit report with one of the credit bureaus

