

# THE POWER

# TO PREVENT ELDER ABUSE

# IS IN YOUR HANDS



## MINIMIZE YOUR RISK OF EXPLOITATION

### Financial Exploitation

- Always use direct deposit to receive money.
- Don't sign blank checks and allow another person to fill in the amount.
- Don't leave money or valuables in plain view.
- Don't sign anything you don't understand.
- Protect your money. Your bank may be able to help you control access to your funds.
- Be aware of scams. If it sounds too good to be true, **it probably is.**
- Don't pay for any prize or send money to improve your chance to win a prize.
- Don't give anyone your debit card PIN number and cancel your card immediately if it is stolen.
- Review your bank statements regularly for unauthorized withdrawals.
- Be cautious of joint accounts. Both parties are equal owners of the account and both have equal access to the funds in the account.
- Build good relationships with the professionals who handle your money.

**Elder**   
**Affairs**  
FLORIDA

See what we are up to:

**Elderaffairs.org**

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## Home Repair Fraud

- Always compare estimates carefully; the lowest price is not always the best one.
- Never agree to get your own permits; this will make you directly responsible for everything.
- Never be pressured into making hasty decisions.
- Never accept someone's offer to take you to the bank to withdraw money **for any reason.**
- Be wary of offers for free estimates, home inspections, or "special deals" of any kind.
- Never pay cash.
- Never pay for unfinished work or jobs that have not been inspected.

## Identity Theft

- Don't carry your Social Security card or multiple credit cards.
- Don't give out your credit card number or any other personal information over the phone. It is difficult to tell if a call is legitimate. Don't let a telemarketer intimidate you and **don't be afraid to hang up!**
- Don't include unnecessary information on your checks. Pick up your checks at the bank, if possible.
- Don't respond to unsolicited email.
- Empty your mailbox daily.
- Review bank statements and bills regularly.
- Shred old mail and personal information.
- While you are on vacation, have the post office hold your mail.
- Keep copies of all items in your wallet and keep it with personal papers in a safe place;
- Only shop online through secure websites. A lock icon should appear in the address bar of your web browser.
- Request your free credit report annually online at [annualcreditreport.com](http://annualcreditreport.com) or by calling toll-free 1-877-322-8228.

### If You Experience Identity Theft

- Immediately contact your bank and close affected accounts.
- Report to local law enforcement and request a copy of the case report.
- File a complaint with the Federal Trade Commission at 1-877-438-4338.
- Keep a detailed record of everyone contacted.
- Notify your credit card companies.
- Place fraud alerts on all accounts by calling:
  - » Equifax: 1-800-525-6285
  - » Experian: 1-888-397-3742
  - » TransUnion: 1-800-680-7289



## You Deserve Safety, Dignity, and Autonomy.

- No one has the right to hit you, to treat you like a child, or to humiliate you.
- No one has the right to take your money or your property.
- Elders have rights, autonomy, and deserve to be treated with respect.

## To Report Abuse

If you suspect that you or someone you know is a victim of abuse, neglect or exploitation, call toll-free. All calls are confidential.

**1-800-96-ABUSE** 1-800-962-2873