TEN TIPS TO HELP YOU PROTECT YOUR MONEY AND YOUR FUTURE:

- Use direct deposit for your checks.
- Don't sign blank checks allowing 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. The bank may be able to protect your money by arranging your accounts to control access to your funds.
- Be aware of scams. If it sounds too good to be true, it probably is.
- Don't give anyone your ATM PIN number, and cancel your ATM card immediately if it is stolen.
- Check your bank statements carefully for unauthorized withdrawals.
- Be cautious of joint accounts.
- Build good relationships with the professionals who handle your money.

To report Elder Abuse, call:

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

ADDITIONAL RESOURCES

Elder Helpline

1-800-963-5337 TDD: 1-800-955-8771

Seniors vs. Crime Project

1-800-203-3099

Florida Attorney General's Office - Price Gouging Hotline

1-866-966-7226

Florida Senior Legal Helpline

1-888-895-7873

The Florida Bar Association

1-888-342-8011

Florida Department of Business and Professional Regulation

1-850-487-1395

Financial Services

1-800-342-2762



See what we are up to:

Elderaffairs.org

Facebook.com/elderaffairs
Twitter.com/elderaffairs
Instagram.com/flelderaffairs
Linkedin.com/company/fdoea



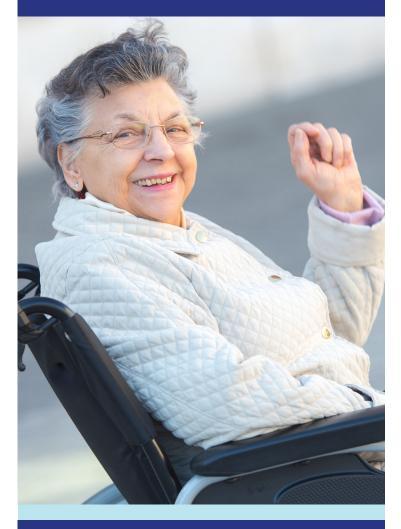






Protect Yourself From

Financial Exploitation



TIPS TO REDUCE YOUR RISK

What Is Financial Exploitation?

Financial exploitation is the illegal or improper use of another individual's resources for personal profit or gain. This type of exploitation encompasses a broad range of conduct, from deception to intimidation.



BE BUSINESS WISE

Don't Give Away Property

Before you enter into an agreement for lifelong care, discuss the arrangement with a trusted friend or advisor. Document the agreement and specify the compensation, if there is any, paid to the caregiver. If there is someone helping you with your personal finances, get a trusted third party to review your bank statement.

Be Cautious of Joint Accounts

Both parties are equal owners of the account and both have equal access to the funds in the account.

Document Financial Arrangements

By putting financial arrangements in writing, you not only protect yourself but you also reduce the likelihood of legal proceedings. Put all financial instructions in writing and be specific. Keep complete financial records of all transactions. Put all financial documents in a safe place.

Understand What You Are Signing

Before you assign a power of attorney, be sure you understand the scope of the agreement and the authority you are giving to your agent. Know the person to whom you are giving this authority. Also, specify the compensation, if any, to be paid to your agent.

STAY CONNECTED

Stay Socially Active

Social isolation increases your risk of becoming a victim of abuse. Become familiar with the many programs in your community designed to bring people together and to help elderly people and their families.

Get to Know Your Banker, Attorney and Financial Consultant

Establish relationships with the professionals who handle your money. They can help detect changes in your financial activity that may signal a problem.