

What can I do if a loved one becomes the victim of a scam or fraud?

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1. STARTING THE CONVERSATION: FOUR TIPS FOR TALKING WITH YOUR LOVED ONE

Blaming a scam or fraud victim, implying that they were an easy target, or demanding control of their finances can harm the person further. People are often very afraid of losing their independence. Your loved one may not feel comfortable admitting they made a mistake because they do not want to feel like they are unable to protect or care for themselves.

Here are four tips for discussing the issue with your loved one:

- 1) **Discuss WHY your loved one should hang up the phone, delete the email, or throw out the letter.**

- a. "You can't win a contest you didn't enter."
- b. "You never have to pay fees to collect lottery winnings."
- c. "Government agencies do not make unsolicited phone calls to ask for personal information. They already have everything they need."



- 2) **Express empathy, rather than shaming, blaming, or getting angry.** A calm and kind approach can help your loved one open up.



- a. "It must feel awful to have someone betray your trust like that, even a stranger."
- b. "These days, we really have to watch out for people who ask for personal or financial information."

3) **Help your loved one become an advocate for others.** Talk with your loved one about how sharing their experience could help other people in a similar situation. This can help a scam or fraud victim feel more comfortable discussing what happened.

- a. "The police will be trying to catch these scammers and others like them. Maybe you can help others by sharing your story."

4) **Offer your support in preventing future incidents, but respect your loved one's opinions and desire for independence.** Talk with your loved one about who they might trust to help monitor their financial accounts. Give your loved one as much control and involvement in financial decisions as possible.

- a. "Would you like me to go with you to meet with the Area Agency on Aging to see if they can help you take steps to protect yourself?"
- b. "I know you are capable of making your own financial decisions, but since fraud and scams are becoming so common nowadays, it might help to have a second pair of eyes to watch out for trouble."

5) **Help your loved one address any psychological trauma** they may experience as a result of being scammed.

- a. "It seems like you have been worrying a lot about this issue. I want you to be happy and healthy. Would you like me to go with you to speak with someone about this?"



2. DISCUSSING COMMON SCAMS

It is important to discuss possible scams with your loved one so they can be on the lookout. Some common scams include:

- **Lottery and sweepstakes scams**, where scammers ask you to pay a fee in order to collect your "winnings"
- **Government scams**, where scammers pretend they are representatives from the IRS, Social Security, or Medicare in order to get personal and financial information

4. PROTECTING FINANCES AND PERSONAL INFORMATION

A. Helping your loved one take steps on his or her own

Separate the finances. Create two bank accounts: one to be used only for direct deposit bill payment, and one to be used only for debit card purchases.

Set up automatic payment of recurring bills. Sign up for "auto-pay" for important bills such as water, electricity, health insurance, and rent or mortgage.

Set up direct deposit for sources of income. Direct deposit is widely considered safer and more convenient than paper checks. Direct deposits cannot be lost or delayed in the mail, and this method also keeps an online record of each deposit made.

Set up bank notifications. Ask your loved one's bank to send a text message or other notification to both your loved one and a trusted person every time the account is used. This will help you and your loved one keep an eye on the money.

Screen incoming calls. Advise your loved one never to answer calls from a number he or she does not recognize. Let the caller leave a message.

Remind your loved one to claim theft losses on their taxes, if applicable. Speak with your tax professional for more information.



B. Finding trusted people to help your loved one



Ask a trusted person to take a second look. Ask your loved one to give account access to a reliable family member or other trusted person. This person can help your loved one monitor activity in bank and credit card accounts. The helper should look for unusual charges, both large and small.

Establish a Representative Payee or VA Fiduciary to help your loved one manage Social Security or Veteran's Administration income. This person can be a family member or a trusted friend. A Representative Payee or VA Fiduciary can make sure all bills are paid on time and help your loved one keep track of funds. For more information, see "[Managing Someone Else's Money: Help for Representative Payees and VA Fiduciaries in Florida](#)."

- **"Person in Need" scams**, where scammers call, pretending to be a grandchild or other family member in trouble, and ask for money
- **Medication scams**, where scammers pretend to offer free or discount medications or medical equipment
- **Investment scams or fake charity scams**, where scammers ask you to send money to invest in or donate to a false company
- **Bank scams**, where a scammer calls or emails to ask you to update your information, password, and account number
- **Utilities scams**, where scammers call after a spouse has recently died and ask for money to pay utilities bills, such as the electric, cable, or phone company.
- **Romance Scams**, Where scammers target recent widows or widowers and begin an online romance, then ask for money



3. BUILDING THE CIRCLE OF CARE

We are stronger together! Isolation is a huge contributor to victimization because a person is more at risk without others to help them review decisions and spot scams. Help your loved one avoid isolation by building a circle of caring people to help protect them in the future.



Talk with or visit your loved one often to let them know you care about them. Frequent communication gives you a better sense of how the person is doing and enables you to recognize any mental or financial changes as they occur.

If your loved one does not live near family or friends, contact your local Area Agency on Aging to ask about senior center transportation services and other services to help your loved one get connected with the community.

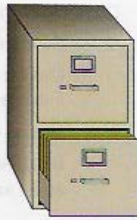
People are especially vulnerable to being scammed for three years after a major stress or trauma, such as the death of a spouse, a health crisis, retirement, or a big move. The loneliness of losing a spouse, for example, can make someone vulnerable to a "new friend" who builds trust and then preys on the older adult. People are particularly vulnerable when they are over 80 and living alone. It is very important for an older person to interact with others and maintain a circle of care.

Often, seniors are targeted because they may be retired or have a health issue restricting their mobility, making them more available to respond to scam calls or emails. Connecting your loved one with services in the community can help reduce time spent at home.

Sign up for court records alerts, if available in your loved one's county. You will receive a notification by email or phone if a document is recorded in the county using your loved one's name. To sign up for Palm Beach County alerts, visit <http://www.mypalmbeachclerk.com/property-fraud-alert.aspx>.

Make you know where to find important documents. These include bank and brokerage statements, wills, insurance policies, tax returns and notices, and pension records. Make sure your loved one understands that you don't want to pry into personal financial information; you just need to know what documents to look for and where to find them in an emergency.

Stay alert and involved. If you do not live close to your loved one, ask a trusted family member, neighbor, or friend to help you watch for warning signs.



5. EXPLORING CONCERNS ABOUT FINANCIAL ABILITIES

How do you know if your loved one needs help managing his or her finances? Use the questions below to get a sense of your loved one's abilities. Checking multiple boxes may indicate that your loved one has a need for financial assistance.

Does your loved one:

- ☐ Have trouble staying within his or her monthly budget?
- ☐ Have trouble understanding or monitoring his or her income and expenses?
- ☐ Routinely fail to pay his or her bills on time?
- ☐ Make inappropriate payments (e.g., double payment of medical bills)?
- ☐ Have difficulty writing checks or keeping a checkbook balanced?
- ☐ Routinely bounce checks?
- ☐ Use credit cards irresponsibly?
- ☐ Have no or inadequate repayment plans for existing debts?
- ☐ Lose track of financial and medical papers?
- ☐ Have difficulty understanding financial or medical statements?
- ☐ Have difficulty saying no to charities, even when he or she cannot afford to make a contribution?
- ☐ Think that he or she has won a lottery or contest that will solve financial problems?



Your loved one may need immediate financial help if he or she is:

- ☐ Being threatened with eviction or foreclosure
- ☐ Suddenly changing his or her financial habits
- ☐ Suddenly becoming more secretive about his or her finances
- ☐ Making frequent or large payments to an individual or an unknown company (may indicate financial exploitation)
- ☐ Having utilities such as water or electricity cut off, or receiving utility cut-off notices
- ☐ Being served with a lawsuit. You can check online with your County's Clerk of Court to see if anything has been filed.



If your loved one does need help with finances, it is important to speak with him or her about your concerns. Remember that your loved one's personal independence is most likely directly linked to his or her financial independence. Be clear and offer multiple options for financial help so that your loved one has a chance to participate as much as possible in managing his or her money.

6. POWER OF ATTORNEY

If your loved one needs some extra help managing his or her finances, your loved one may want to consider granting someone a Power of Attorney.



Many people, including seniors, have one or more Powers of Attorney. Powers of Attorney allow specific people to help the senior make decisions and carry out financial transactions. Think of this like the co-pilot of an airplane. Someone with Power of Attorney can do most things the senior would normally do, if the senior is not able to handle matters on his or her own. However, **control remains with the senior**.

A Power of Attorney only gives someone the ability to do specific things listed in the document. All Powers of Attorney have some limits.

Consult a lawyer for help drafting a Power of Attorney that meets your loved one's needs.

7. GUARDIANSHIP

If your loved one can no longer manage his or her own finances, even with help, you may need to consider guardianship. Guardianship is a legal process that allows someone (the "guardian") to manage another person's affairs if the person is unable to manage his or her own affairs. Florida has two types of guardianship: (1) "limited guardianship" (*financial guardianship*); and (2) "plenary guardianship" (*full guardianship*).

For more information about guardianship, please see our separate **Guardianship Toolkit**, which includes a chart for assessing your loved one's capacity to make decisions.



For more information, please call our Elder Rights Center at **561-684-5885** or visit us online at www.youradrc.org



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