Contact adult protective services (APS)

If you Notice Any of these:

**WARNING SIGNS**
- Erratic, unusual, or uncharacteristic financial activity or activity that is inconsistent with the adult’s ability
- New acquaintances, particularly those who take up residence with the adult
- Changes in the adult’s financial documents, particularly if the adult is confused and/or the documents favor a new acquaintance
- A power of attorney executed by a confused adult
- Missing documents
- Suspicious activity on credit cards
- Forged or suspicious signature(s) on documents
- Failure to receive services that have been paid for
- Overcharged for services
- Redirected mail

**AN EXPLOITED VULNERABLE ADULT MAY BE:**
- Unaware of or confused about recent financial transactions
- Isolated by others
- Coerced into withdrawing large amounts of cash or making other transactions
- Prohibited from speaking or making decisions
- Nervous or afraid of the person accompanying him or her
- Giving implausible explanations about what he or she is doing with the money
- Concerned about “missing funds” in the account
- Fearful that he or she will be evicted or institutionalized if money is not given to the caregiver or the caregiver is not named as beneficiary

**REPORT FINANCIAL EXPLOITATION:**
- Learn the reasons for large transactions, frequent withdrawals, and changes in beneficiaries.
- Check authorization and documentation for others to act on an adult’s behalf.
- If exploitation is suspected, discuss with a supervisor. Review history and transaction patterns. Determine if the transactions should be processed, stopped, or reported.
- If possible, separate the adult from any companion so that the adult can be spoken to alone. An adult who is prevented from speaking for himself or herself is a potential victim of financial exploitation.
- If the adult is thought to be in danger, immediately notify law enforcement.

Financial exploitation is the illegal, unauthorized, improper, or fraudulent use of an adult’s funds, property, benefits, resources, or other assets for another’s profit, benefit, or advantage. The exploiter may be a family member, a friend, paid caregiver, home maintenance worker or repair person, a bogus charity, or a con artist.

An individual age 60 or older or an incapacitated adult age 18-59 can be exploited by means of trickery, intimidation, or coercion. Sometimes the adult may be too confused to give informed consent.

Virginia law provides civil and criminal immunity to anyone who makes an APS report in good faith.

To report suspected financial exploitation, call your local department of social services or the 24-hour toll-free APS hotline at: (888) 832-3858.

**Get to know the APS workers at your local department of social services before an incident occurs.**

Virginia Department for Aging and Rehabilitative Services
Adult Protective Services Division
www.vadars.org

(888) 832-3858
24-HOUR TOLL FREE HOTLINE