



courtesy of **Adult Protective Services**



What is financial exploitation?

Financial or material exploitation includes the misuse, mishandling or exploitation of property, possessions, or assets of vulnerable adults. Also includes using another's assets without consent, under false pretense, or through coercion and/or manipulation.

* Definitions of financial exploitation vary from jurisdiction to jurisdiction. Please contact your local APS office for additional information.

What are the signs of financial exploitation?

- ✓ Unusual financial activity (e.g. large bank withdrawal or use of ATMs or credit cards not normally used)
- ✓ Missing checks or missing bank statements/records
- ✓ Address or names have been changed on accounts without the individual's knowledge or consent
- ✓ Purchases made without the individual's knowledge or consent
- ✓ Newly authorized signatures on accounts or forged signatures
- ✓ Evidence that the person fell victim to a scam
- ✓ Missing belongings
- ✓ Change to or change of a financial power of attorney
- ✓ Change of ownership of bank accounts or the deed to a physical property such as a home

What are some risk factors for financial exploitation?

- ✓ Excessive spending or financial donations
- ✓ No oversight of finances
- ✓ Unfamiliar with how to use technology or lack of access to technology
- ✓ Cognitive impairment or dementia
- ✓ Social isolation

What if I'm not sure?

Do you just have a "feeling" about a situation but can't verify the details? APS workers are trained to handle just this type of situation. Based on your report, the agency will assess the situation and determine how best to respond. Your local APS agency can determine the best course of action.



CONTACT APS

Reach out to Adult Protective Services if you notice signs of financial exploitation:



Utah Department of
Health & Human Services
Aging & Adult Services

- ✓ Call 1-800-371-7897
- ✓ Report online 24/7 at daas.utah.gov