

WHAT IS FINANCIAL EXPLOITATION?

It is the misuse or taking of money, food, property, or other assets from a person with disabilities **without their consent or understanding of consent** which benefits someone else.



WHAT ARE THE SIGNS OF EXPLOITATION?

- Poor bookkeeping practices by those who help manage a person's money.
- Someone continually losing his or her money.
- Unexplained disappearance of money or valuable items;
- A person cannot pay bills (food, rent, utilities, etc.) that must be paid even though the person should have enough money in his or her account.
- 'Friends,' providers, or family members continually "borrowing" money, clothing or other things and don't return or pay back the borrowed item.
- A person who shares a home with others pays more than his or her fair share of housing, food, or telephone, or utility costs.

When abuse happens, people with disabilities may not be believed, may not know what their rights are, or may be unable or afraid to complain.

33% of abusers are friends

33% of abusers are family members

25% of abusers are caregivers/providers

HOW DO YOU PROTECT INDIVIDUALS FROM FINANCIAL EXPLOITATION?

- Listen to what people say about their money, who they give it to, whether people ask them for it.
- Watch for unexplained sums of money being withdrawn from accounts.
- Listen - make sure someone is not talking an individual into spending money or trading goods.
- The more eyes checking and re-checking the use of a person's money, the safer it is.
- Be mindful of any sudden changes in the person's finances.
- Reconcile bank statements and credit card bills at least once a month.
- Be aware if personal belongings start disappearing.
- If anyone helps the person spend cash, make sure the items bought are what the person wanted and a receipt is saved.
- Be pro-active - Assist individuals to learn how to watch over their money and property they own.
- If you suspect – REPORT!!!!

