When reporting elder abuse and financial exploitation, be prepared to answer the following questions:

- What happened or is happening?
- To whom did it happen?
- When did it happen?
- Where did it happen?
- Who is responsible for the abuse, exploitation or neglect?

To report suspected financial exploitation or other forms of abuse, call MAARC:

**844-880-1574 (24 hrs a day)**

More information online: mn.gov/dhs/adult-protection

If you believe the person is in immediate danger, call 911.
What is financial exploitation?

Financial exploitation is the act of using a vulnerable adult’s money or property for something other than the care of that adult. It is a crime.

There are local resources for help in Anoka County, and suspected exploitation can always be reported to law enforcement.

If you’re not sure where to start, call the Minnesota Adult Abuse Reporting Center (MAARC), which will forward your report to the appropriate agencies:

**MAARC**

● 844-880-1574

### WARNING SIGNS

- Suspicious bank activity or transactions that are inconsistent with normal habits.
- Pressure to sign documents.
- Costly and frequent “gifts.”
- Bills suddenly go unpaid.
- Abrupt changes in financial responsibility.
- Suspicious signatures.
- Frequent checks made out to “cash.”

### COMMON SCAMS

- **Phishing**: Internet fraudsters will trick you into giving out personal information. Don’t respond or click on links that ask for personal information.
- **Charity Scams**: Be skeptical of charities calling you asking for money. If you want to donate, you should initiate contact.
- **Sweetheart Scams**: Be leery of online relationships where you are asked to send money or “help out” with transactions.
- **Grandparent or Emergency Scams**: Scammers will pose as relatives or friends, asking you to wire money for an emergency. Hang up and call the person directly.
- **Lottery Scams**: Legitimate sweepstakes don’t make you pay a fee or buy something to enter or improve your chances. Never pay taxes or fees up front for prizes. If you don’t remember entering, you probably didn’t.

*For more info: consumer.ftc.gov/scam-alerts*

### HOW TO PROTECT YOURSELF

- Plan ahead. Discuss care plans with family & friends. Consult an attorney or financial advisor.
- Never give banking information, personal or family details over the phone.
- Consult a professional or trusted family member before signing anything.
- Check references and credentials when hiring somebody.
- Don’t believe the caller ID.
- Do not pay up front without a contract.
- Hang up on robo-calls.
- Be skeptical of “free” offers.
- If you have to pay money to get money, it’s a scam.
- Trust people on the phone only when you make the phone call.
- Trust your instincts.