

## 10. PREDATORY LENDING & ANNUITIES

Get independent, professional advice before making financial decisions. The salesperson might make it sound like a good deal, but it could be unaffordable, unnecessary or a scam.

- ✓ HIP Housing (mortgages): (650)348-6660
- ✓ Dept. of Insurance: (800) 927-HELP

## 11. NEDDY FAMILY MEMBERS

Sometimes family members take financial advantage of their elders because they feel entitled to “their inheritance.” Beware of adding family to your bank accounts and property title, especially if they are in financial trouble or have substance abuse issues.

## 12. PERSONAL SAFETY & PHYSICAL ABUSE

Financial abuse can escalate to physical abuse. As soon as you suspect that you or someone else is being financially abused, report it! If you fear for your safety immediately call 911 and report it to the police.

- ✓ Call 911
- ✓ Call your local police department
- ✓ Adult Protective Services: (800) 675-TIES

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## REPORT ELDER ABUSE

### Call 911

If you fear that you or someone else is in immediate physical danger, call 911!

### Aging & Adult Services / Adult Protective Services (APS)

(800) 675-TIES

You can use this number to report suspected elder or dependent adult abuse.

### Local Police Department

You can call your local police department to report abuse as well.



## LEGAL RESOURCES

### Senior Advocates Program

(650) 558-0915

Counsels and assists persons age 60 and over in civil matters: elder abuse, government benefits, housing, consumer problems, health care. Legal services are free. Call for an appointment.

### San Mateo County District Attorney

Main Office: (650) 363-4636

Consumer Protection Unit: (650) 363-4651

### California Attorney General

(800) 952-5225

# FINANCIAL SAFETY for Seniors



Protect yourself against scam artists who target seniors!



## Be Smart, Stay Safe

LEGAL AID SOCIETY  
OF SAN MATEO COUNTY

The Natalie Lanam Justice Center  
Sobrato Center for Nonprofits  
Redwood Shores  
330 Twin Dolphin Drive, Suite 123  
Redwood City, CA 94065  
(800) 381-8898 or (650) 558-0915  
<http://www.legalaidsmc.org/>

## A LITTLE CAUTION CAN PREVENT ELDER ABUSE

Financial abuse takes many forms from stealing money to tricking someone into taking out a mortgage on his or her home. Here are some common scams and areas of potential abuse. Know what they are and protect yourself!

### 1. GOVERNMENT BENEFITS

Beware of people who “guarantee” that they can qualify you for government benefits for a fee. Programs like Medi-Cal, Medicare, Social Security, SSI, and CAPI have set eligibility rules and never charge application fees. Apply for benefits directly from the government agency. Also, beware of scammers who pose as agency workers asking you to verify your Social Security/birth date for benefits.

### 2. POWERS OF ATTORNEY FOR FINANCES

Powers of Attorney for Finances usually grant authority to do things such as access your bank accounts, transfer property and place you in a long-term care facility. Get legal advice before signing a Power of Attorney!

### 3. CAREGIVERS & IN-HOME HELP

Sometimes people need in-home assistance to live independently. Before hiring someone, get personal references and check them! Consider going through an agency that uses only licensed and fingerprinted workers.

### 4. HOME IMPROVEMENT

Scam artists often go door-to-door offering to do repairs. They may even show you fake a contractor’s license number! Call the License Board to check before hiring anyone. You may be over-charged or get low-quality work!

- ✓ Better Business Bureau: (866) 411-2221
- ✓ Contractors State License Board: (800) 321-2752

### 5. PHONY INSPECTIONS

Scam artists sometimes pose as someone else to gain access to a home. For example, a thief may claim to be from the Water Department and ask to come inside and check your pipes. Once inside, they distract you and quickly steal what they can. Never let strangers into your home without independently verifying that they are legitimate.

### 6. IDENTITY THEFT

Scam artists will use your name, address and Social Security Number to get credit cards, open bank accounts and more. Shred all documents you receive with identifying information, such as bills and credit card offers.

- ✓ SMC Sheriff’s ID Theft Task Force: (650) 261-2800

### 7. TELEMARKETING

Telemarketing calls may actually be scams. A caller can easily pretend to be someone they’re not. Hang up and independently verify the caller’s story before giving out private information like your Social Security Number, credit card numbers, bank account, or driver’s license. Get on the Do Not Call Registry to prevent calls.

- ✓ “Do Not Call” Registry: (888) 382-1222

### 8. INTERNET & EMAIL

“Spam” email is designed to trick people into either giving the sender personal information to use in Identity Theft or sending money for a product or cause that is worth less than paid for or does not exist. These scam artists can make their emails and websites look very official and professional, so be extremely careful when buying online or communicating over the Internet.

### 9. “SWEETHEART SWINDLES”

A very common swindle involves a younger person developing a close, even romantic, relationship with an older adult and using the relationship to exploit the senior. A scam artist will lie and manipulate a kind-hearted senior into giving away gifts and money.

- ✓ Adult Protective Services: (800) 675-TIES
- ✓ Call your local police department

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### DOs and DON'Ts

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| • Do report suspected abuse.  | • Don’t be ashamed if you’re the victim of abuse.                       |
| • Do trust your gut. If a deal seems too good to be true, it probably is. | • Don’t give your personal information to people who contact you.       |
| • Do keep in touch with a support network.                                | • Don’t answer the door to strangers.                                   |
| • Do beware of people who ask you to change your estate plan.             | • Don’t be afraid to hang up on telemarketers.                          |
| • Do check references before you hire anyone.                             | • Don’t trust someone who tries to isolate you from family and friends. |
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