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Preventing Financial Elder Abuse

Financial exploitation is a fast-growing form of abuse of seniors and adults with disabilities that can occur in many forms. While the vast majority of reports involve perpetrators who are related to or in a trusting relationship with the victim, scams and frauds by strangers are also very common. Because the types of abuse may differ widely, it is important to take a variety of precautions.

1. Be careful who you share your financial information with, especially if you are considering a power of attorney. Misuses can and do happen so be sure to discuss all of the details with a lawyer.

If you or someone you know is looking for help paying bills, The Oneida County Office for the Aging and Continuing Care Bill Payer Program through the Parkway Senior Center of Utica is a program designed to ensure that seniors are able to maintain their independence in the community by gaining control of their finances. Get access to a county employee who will provide assistance in the process of paying bills on time, organizing billing cycles and budgeting bank accounts all in the comfort of the client's own home. To learn more, call 315-798-5456.

2. Beware of scams. Common schemes include: lottery/sweepstakes scams, home repair/traveling con men, grandparent scams where people claiming to be grandchildren call asking for money, fake charitable organizations looking for donations and telemarketing scams. To reduce the number of telemarketing calls you receive, you can sign up for the national Do Not Call registry 1-800-382-1222 or visit www.donotcall.gov.

3. Closely monitor your bank account statements. Look for unauthorized or suspicious activity as soon as you get your statement. Such transactions should be reported immediately.

Bank of Utica – *in a league all our own.*



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