

Exploitation by Caregivers and In-Home Helpers – Tips to Defend You at Home

Elder financial exploitation is often perpetuated by family members and other caregivers.

You can take steps to guard against financial exploitation by someone acting as a caregiver or in-home helper.

- Secure your private financial documents including checks, financial statements and credit cards and statements.

- Consider using a locked file cabinet.

- Require receipts for purchases made by helpers.

- Monitor bank accounts and telephone bills. Ask for help from a third party, if needed, and consider an automatic bill pay system. Consider setting up transaction alerts that are monitored by a family member or other third party.

- Do not let hired caregivers or helpers open your mail, pay your bills, or manage your finances.

- Never promise money or assets to someone when you die in exchange for care provided now.

- Never lend employees money or personal property.

- If you have trouble reading your statement, ask your financial institution if a second copy of your statement can go to someone who can read it for you. This person does not need to have authority to act on your behalf. Also, your financial institution may be able to send you your statement in large print.

- Never let caregivers use your credit/debit card to run errands or make purchases for you.

- Secure your valuables such as jewelry and other property.

- Check your free credit reports at **annualcreditreport.com**.