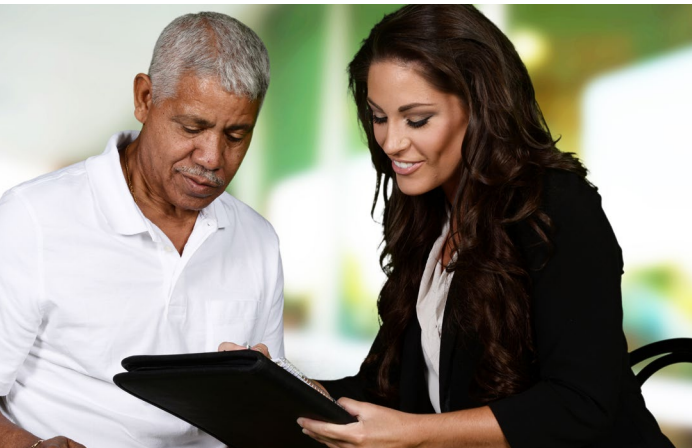


## Some ways to protect yourself

- Don't sign blank checks allowing another person to fill in the amount
- Don't leave money or valuables in plain view
- Watch out for scams by phone, mail or email. If it sounds too good to be true, it probably is
- Don't give strangers access to your bank accounts
- Check your financial statements often and carefully for withdrawals you did not approve or purchases you did not make
- Don't sign any document you have not completely read or don't fully understand
- Don't be pressured by family members, friends, caregivers, or anyone to do anything you don't want to do



## How you can help

If you suspect an older adult or an adult with disabilities is being financially exploited, call our Centralized Intake Unit at 216-420-6700, or report it via our online referral portal at <https://dsas.cuyahogacounty.us>.

## For more information

Adult Protective Services  
Cuyahoga County  
Division of Senior and Adult Services  
216-420-6700  
<https://dsas.cuyahogacounty.us>



# Financial Exploitation

If it's not your money, it's a crime.

Adult Protective Services  
Division of Senior and Adult Services



Division of Senior and Adult Services  
Adult Protective Services  
13815 Kinsman Road  
Cleveland, Ohio 44120  
216-420-6700  
[dsas.cuyahogacounty.us](https://dsas.cuyahogacounty.us)



Cuyahoga  
County

TOGETHER WE THRIVE

If it's not your money, it's a crime.

## What is Financial Exploitation?

Financial exploitation is the illegal or improper use of another person's money or property for personal profit or gain. This frequently occurs without the explicit knowledge or consent of an older adult. Financial exploitation of older adults and those with disabilities is a major problem. Exploitation costs older Americans billions of dollars every year. Stopping it is everyone's business.



## Examples

- Forging someone's signature
- Misusing or stealing someone's money or property
- Coercing or deceiving someone into signing documents such as a contract or will
- Improperly using conservatorship, guardianship or power of attorney

**"If it's not Your Money, it's a Crime."**  
**Helping yourself to other people's property is a crime. Preventing exploitation of older adults and those with disabilities in Cuyahoga County is everyone's business. Do you know someone who is being financially exploited? Please call Adult Protective Services at 216-420-6700.**

## Signs and symptoms

- Cashing checks without permission
- Sudden changes in bank accounts or banking practices
- A person accompanying the account owner makes an unexplained withdrawal of a lot of money
- Adding names to a bank signature card
- Unapproved ATM card withdrawals
- Sudden changes in a will or other financial documents
- Unexplained missing funds or valuables
- Providing substandard care
- Unpaid bills despite having enough money
- Forged signature for financial transactions or for the titles of property
- Relatives who suddenly appear claiming their rights to a person's affairs and property
- Unexplained sudden transfer of assets
- Providing unnecessary services
- A complaint of financial exploitation
- Abuse of a Power of Attorney (POA) or guardianship

## Who may exploit others?

- Family members
- Caregivers – paid or volunteer
- People with a personal relationship with the person being exploited, such as friends, roommates, or neighbors
- Trusted advisors

