



# WHAT TO DO IF YOU SUSPECT FINANCIAL EXPLOITATION

**QUESTION:** Does the potential victim have the capacity to provide for his or her daily needs?

**STOP:** If you believe a crime is in progress or about to be consummated (a senior is about to hand over a large sum of money to a scammer, for example) call 9-1-1 immediately.

**STOP:** If you are a Mandatory reporter, see reverse of this document for more information.

**NO:** Call the local Adult Protective Services (APS) office. There is a local APS office in each county's Department of Social Services (as well as Baltimore City's). You can find a list of offices at <http://dhs.maryland.gov/local-offices/>. Alternatively, you can call the statewide number to report: 1-800-332-6347. APS will send out an investigator.

**MAYBE:** If you are not sure, you may call APS anyway. APS will make the determination. If your call is made in good faith, there is no downside to calling APS.

**YES:** Use these links below and on the backside of this document to help you and the victim determine where the exploitation should be reported.

## National Elder Fraud Hotline

833-FRAUD-11  
or 833-372-8311

Every day, 6:00 a.m.–11:00 p.m. EST

## Internet or Telephone-Based Scam

Perpetrators of these scams could be anywhere in the world. [Helpful tips can be found under Consumer Issues section at www.USA.gov](#)

## Mail Sweepstakes or Other Scam by Mail

[U.S. Postal Inspection Service](#)

## Identity Theft

Maryland Office of the Attorney General's [Identity Theft Unit](#)

## Tax Return Fraud

Maryland Tax Return  
[Maryland Comptroller](#)  
Federal Tax Return  
[Internal Revenue Service](#)

## Scams Perpetrated by Acquaintances or "Friends"

If the individual does not believe and cannot be convinced they are being exploited, contacting the local police or hiring a private attorney or investigator may be the best route

## Home Improvement Scams

[Maryland Home Improvement Commission](#)

## Inappropriate Insurance Products

[Maryland Insurance Administration](#)

## Unfair Business Practice

(Business Operating in Maryland)  
Maryland Office of the Attorney General's [Consumer Protection Division](#)

## Fraudulent Investment Sales

[Maryland Securities Division](#)

# WHAT IS FINANCIAL EXPLOITATION OF A VULNERABLE ADULT OR ELDER?

Financial exploitation means any action which involves the misuse of a person's funds or property. Many people have been financially exploited by people they knew – paid caregivers, neighbors, even relatives. More people are exploited by people they know than by con artists who are strangers. **Examples of financial exploitation include:**

- Forging signatures on checks, withdrawal slips, or other financial documents
- Making unauthorized withdrawals from financial accounts
- Coercing or threatening someone into giving away money
- Tricking someone with a memory impairment into turning over money
- Charging excessive fees for rent or caregiver services
- Committing person-to-person, mail, or telephone fraud scams

## MANDATORY REPORTERS

If you are a **health care professional, social worker, police officer, or an employee of a health care facility or financial institution**, you are a mandatory reporter of suspected exploitation of elders or vulnerable adults. Report in accordance with your professional obligations. If you are unsure to whom you must report suspected exploitation, ask your supervisor.

## More Information

- **Adult Protective Services** 1-800-332-6347  
<http://dhs.maryland.gov/local-offices/>
- **Maryland Comptroller** 1-800-638-2937  
[taxes.marylandtaxes.gov/Individual\\_Taxes/Taxpayer\\_Assistance/Identity\\_Protection](http://taxes.marylandtaxes.gov/Individual_Taxes/Taxpayer_Assistance/Identity_Protection)
- **Internal Revenue Service** 1-800-829-1040  
[www.irs.gov/identity-theft-fraud-scams](http://www.irs.gov/identity-theft-fraud-scams)
- **Maryland Attorney General's Identity Theft Unit** 410-576-6491  
[www.marylandattorneygeneral.gov/Pages/IdentityTheft/](http://www.marylandattorneygeneral.gov/Pages/IdentityTheft/)
- **U.S. Postal Inspection Service** 1-877-876-2455  
[about.usps.com/publications/pub300a/pub300a\\_tech\\_024.htm](http://about.usps.com/publications/pub300a/pub300a_tech_024.htm)
- **Internet or Telephone-Based Scam** 1-844-872-4681  
[www.usa.gov/stop-scams-frauds](http://www.usa.gov/stop-scams-frauds)
- **Maryland Attorney General's Consumer Protection Division** 410-528-8662  
[www.marylandattorneygeneral.gov/Pages/CPD/Complaint.aspx](http://www.marylandattorneygeneral.gov/Pages/CPD/Complaint.aspx)
- **Maryland Insurance Administration** 410-468-2340 or 1-800-492-6116  
[insurance.maryland.gov/consumer/pages/fileacomplaint.aspx](http://insurance.maryland.gov/consumer/pages/fileacomplaint.aspx)
- **Maryland Home Improvement Commission** 410-230-6309  
[www.dllr.state.md.us/license/mhic/mhiccomp.shtml](http://www.dllr.state.md.us/license/mhic/mhiccomp.shtml)
- **Maryland Securities Division** 410-576-6360  
[www.marylandattorneygeneral.gov/Pages/Securities/default.aspx](http://www.marylandattorneygeneral.gov/Pages/Securities/default.aspx)
- **National Elder Fraud Hotline** 833-FRAUD-11  
<https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope>

*Courtesy of Project S.A.F.E. [aging.maryland.gov/Pages/elder-financial-exploitation.aspx](http://aging.maryland.gov/Pages/elder-financial-exploitation.aspx)*