

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.

(Mandatory reporters: 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 to help you and the victim determine where the exploitation should be reported.

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

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

**Mail Sweepstakes or
Other Scam by Mail**
[U.S. Postal Inspection Service](#)

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

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

**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

Inappropriate Insurance Products
[Maryland Insurance Administration](#)

Home Improvement Scams
[Maryland Home Improvement Commission](#)

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
<https://www.marylandtaxes.gov/tax-security/identity-protection.php>
- **Internal Revenue Service** 1-800-829-1040
www.irs.gov/identity-theft-central
- **Maryland Attorney General's Identity Theft Unit** 410-576-6491
www.marylandattorneygeneral.gov/Pages/IdentityTheft/
- **U.S. Postal Inspection Service** 1-877-876-2455
about.usps.com/publications/pub300a/welcome.htm
- **Internet or Telephone-Based Scam** 1-844-872-4681
www.usa.gov/stop-scams-frauds
- **Maryland Attorney General's Consumer Protection Division** 410-528-8662
www.marylandattorneygeneral.gov/Pages/CPD/Complaint.aspx
- **Maryland Insurance Administration** 410-468-2000 or 1-800-492-6116
insurance.maryland.gov/consumer/pages/fileacomplaint.aspx
- **Maryland Home Improvement Commission** 410-230-6176
www.dllr.state.md.us/license/mhic/mhiccomp.shtml
- **Maryland Securities Division** 410-576-6360
www.marylandattorneygeneral.gov/Pages/Securities/default.aspx