

# Financial Abuse, Keeping Safe

## What is Financial Abuse?

Financial abuse is the illegal or unauthorized use of someone else's money or property. Some types of financial abuse are very clear, for example; theft or fraud. Other times financial abuse can be harder to put a name to and can include pressuring, forcing or tricking the victim into doing things they do not want to do.

Canadians living with a disability are more likely to be victims of abuse, this includes financial abuse. It can be from a stranger, but many times abuse comes from someone the victim is familiar with. Sometimes it is a close friend, family member, or even someone whose role was to protect and care for the victim.

## Examples



1. Someone cashes your cheque and keeps all, or part of the money without your permission.

2. Your power of attorney or trustee takes money from your bank account for themselves, they are stealing from you.

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## 3. You are talked or tricked into;



- Lending or giving away money, property or possessions



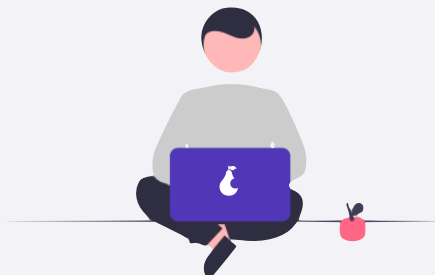
- Selling or moving from your home



- Signing legal or financial documents that you don't understand



- Making a purchase you don't want or need



- Working for little or no money

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## What is Fraud?

Fraud is the wrongful or criminal deception intended to result in financial or personal gain. People who commit fraud are called con-artists and they use many different ways of victimizing people including the internet, phone calls, and door-to-door visits.

## Examples

- Identity theft
- Credit or Debit card fraud
- Online scams
- Phone call scams



Report all fraud and scams to your local police  
or call PhoneBusters

**1 - 888 - 495 - 8501**

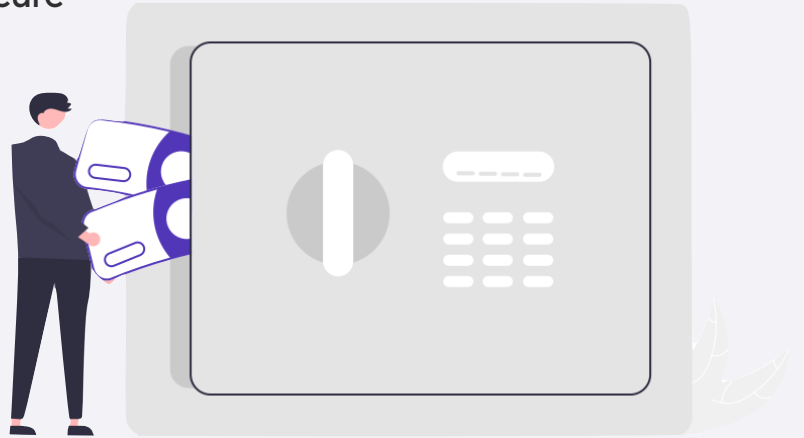
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## Quick Tips

### Tips and Safeguards

There are steps you can take to protect yourself and the people you care about

- Keep your financial and personal information in a safe place.
- Keep all personal documents in a secure place. If you don't need them, do not carry your birth certificate, passport, or SIN card.
- Keep a record of money you give away and note whether it is a loan or a gift.
- Have an understanding of what you own, what money you have in the bank, and check it regularly.
- For major decisions involving your home or other property, get your own legal advice before signing documents.
- Ask someone you trust to look over contracts and other papers before you sign them.
- Be very cautious if you open a joint bank account – the other person can take away all the money without asking.
- Make an effort to keep in touch with a variety of friends and family so you don't become isolated.
- Make sure you use strong passwords and keep them safe.

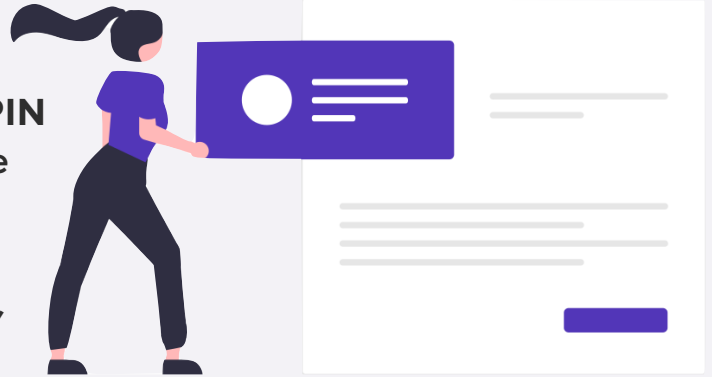


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## Quick Tips

- Never tell another person your **PIN** or account passwords and take care to cover your hand when entering your **PIN** at bank machines and when making store purchases.
- Safely dispose of old bills and statements, shredding them is a best practice.
- Do not click on pop-up windows or respond to e-mails, open attachments or go to website links sent by people you do not know. Your bank or credit union will not send you anything by e-mail unless you ask them to.
- Never give out your credit card, bank account, or personal information to someone over the phone, at the door, or over the Internet unless you know the person or organization you are dealing with, or you made the contact.
- Check that websites are secure, secure websites will have a picture of a lock in the browser.
- Do not sign an agreement or contract to buy anything without giving yourself time to think it over.
- If a salesperson insists that an "offer" is "time limited" and you must decide in that moment, it is probably better not to buy.
- Be suspicious if someone you don't know asks you to send them money or a cheque, or to return money they "accidentally" sent you.
- Before hiring someone or agreeing to have work done on your home, ask for proof of identity and references, and check them.



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- Do not answer emails that say you owe money, were overcharged and are due a refund, have won money, or other prizes. If you think this might be true contact the actual business separately.
- If financial things are hard for you, do not be afraid to get help or support to understand or to manage your day-to-day needs.

## What can you do if you feel you have been a victim of Financial Abuse?

- If you think you are experiencing financial abuse, ask for help. The abuser may try to make you think that you are the one that is causing the problem, but this is not true.
- Telling someone might feel scary. You may be scared that they will tell others, that they won't believe you, or that you will lose supports, friends, or even family. You are not alone.
- It is important to tell someone, it may be the only way to stop the abuse, to make things right, to feel better about yourself, and to protect others from also being abused.
- Be careful who you tell, make sure you trust them, ask them if they can keep it private.
- If you don't have a family member or close friend who can help you, there are community resources you can use to stop the abuse. You can tell your doctor, social worker, counsellor, a lawyer, your local office of the public guardian, a disability support organization, or contact the police.



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## What else can you do to keep safe?

### Trusteeship Order

Having a trusteeship order in place can be a way to protect you from financial abuse, fraud or from being taken advantage of. A trustee is a person legally authorized to look after your finances and make financial decisions on your behalf. This can be a family member, friend or a public trustee.

### Trusted Contact Person

A trusted contact person is the name of a person you trust, which is given to your bank and other financial institutions. This person is not legally able to make decisions for you or on your behalf, but they can be contacted if your bank, financial planner, or other person is concerned about you.

### Offices of the Public Guardian and Trustee

Each Province or Territory has an official office of the Public Guardian and Trustee. Contact your local office for more information.

### Resources and Links

Council of Canadians with Disabilities (CCD)

DisAbled Women's Network (DAWN)

Enablelink

