Elder Financial Exploitation Prevention & Protection Blueprint

Educational class | Older adults, families, caregivers and community advocates

Financial safety is part of dignity, independence and a continuing place in society. This class helps participants recognize exploitation, protect personal choices, and build a practical response plan without taking away an older adult's voice or autonomy.

What participants will learn

• Recognize warning signs of scams, theft, coercion, undue influence and misuse of trusted authority.

• Understand common risks involving bank accounts, benefits, property, loans, digital payments and identity theft.

• Practice respectful conversations, documentation and safe reporting while honoring the older adult's preferences and decision-making rights.

• Build a personal financial safety network and a step-by-step protection plan.

The six-part learning pathway

1 | Awareness - Financial exploitation: who may be involved, how manipulation works, and why shame or isolation can prevent disclosure.

2 | Warning signs - Unexpected withdrawals, changed beneficiaries, unpaid bills, suspicious purchases, pressure to sign, and sudden changes in access.

3 | Digital & identity safety - Phone and text scams, impersonation, passwords, account alerts, identity theft, and safer online banking.

4 | Rights & trusted authority - Consent, supported decision-making, powers of attorney, representative payees, guardianship and the limits of each role.

5 | Response & recovery - Preserve records, contact financial institutions, consider fraud alerts or credit freezes, and seek appropriate protective services or legal support.

6 | My Financial Safety Blueprint - Choose trusted contacts, set safeguards, plan what to do if something feels wrong, and practice an age-respectful safety scenario.

Class activities

Guided discussions, realistic scenarios, optional take-home exercises and a personalized Financial Safety Blueprint. Participants do not need to disclose account numbers, passwords, medical records or private financial statements in class.

My Financial Safety Blueprint

Use this worksheet privately or with a trusted support person. Share only what you choose. Do not write account numbers, passwords or Social Security numbers here.

1. My warning signs

What financial changes or requests would make me pause?

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2. My safeguards

Which account alerts, password practices, mail checks or document storage habits can help?

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3. My trusted people

Who can listen, support my decisions and help me contact the right office?

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4. My first response

If I suspect exploitation, what is my first safe step?

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5. My follow-up plan

What records should I preserve, and when will I review my safeguards?

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Where to seek help

Immediate danger: Call 911 in the United States. **Suspected elder abuse:** Contact local Adult Protective Services (APS); state procedures vary. **Bank or card fraud:** Contact the financial institution using a verified number. **Identity theft:** Visit IdentityTheft.gov. **Scams:** Report to ReportFraud.ftc.gov. **Legal concerns:** Consult qualified elder-law or legal-aid services.

Respect and safety come first

A concerning transaction is not automatically proof of exploitation. Avoid confrontation that could increase risk. Where possible, ask the older adult what they want, support their choices, and involve appropriate professionals. A power of attorney does not automatically authorize someone to disregard the person's wishes.

Program notice: This is general education, not individualized legal, financial or medical advice. Pathways does not investigate crimes or guarantee recovery of lost funds. Class dates, format, duration and enrollment details will be provided separately.