

# Financial Abuse



The Care Act 2014, identified Financial Abuse as one of the ten forms of abuse experienced by adults with care and support needs. The aim of this leaflet is to raise awareness and to provide some guidance and support for victims of abuse and for people supporting them.

## What will happen?

Whoever you contact, they will take information from you, so the more detailed information you have available the better.

- They will listen to you and respect your wishes
- Give you immediate support to try and stop abuse occurring
- Try and find out what you would like to happen, if you need support appoint an advocate or speak to your someone you appoint to represent you.
- Keep you informed of what they are doing to protect you
- Try and help you to remain safe in the future

## How long will the process take?

This will depend on the complexity of your case, but the agencies involved will attempt to work with you to reduce the impact of the financial abuse.



## Who else can help?

There are a lot of agencies who offer support, these include:-

- Age UK at <https://www.ageuk.org.uk/> A source of advice for the elderly, notably for those people who do not have an existing care or support arrangement.
- [Think Jessica](#) - registered making people aware of the danger and financial implications caused by postal and telephone scams, educating professionals and protecting the most vulnerable members of our society from illegal practices.
- [Citizens Advice Bureau](#).
- [Fraud Advisor](#) is used by banks, community groups and other agencies to raise awareness and help prevent vulnerable and elderly people from becoming victims.
- [Friends Against Scams](#) is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering communities to 'Take a Stand Against Scams'

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## Forms of financial abuse

Financial abuse comes in many forms:

- Theft or robbery
- SCAMS – such as postal scams, computer scams etc.,
- Rogue door step traders – charging you for things you don't need or charging extortionate rates
- People who pretend to be your friend but exploit you for money

## What is financial abuse?

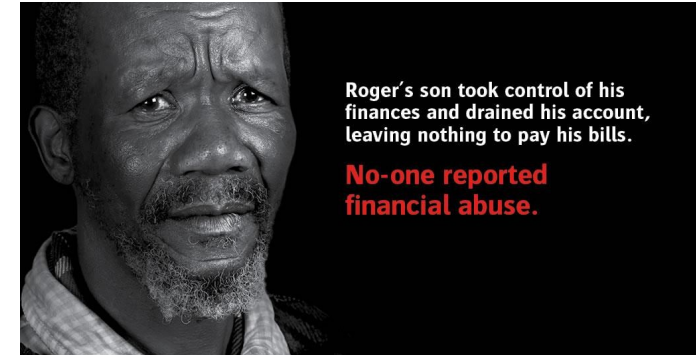
This includes when someone:-

- Takes your money or belongings
- Makes you buy something you do not want
- Uses your money to pay for their things
- Will not let you choose what you spend your money on
- Say that you have to give them your money, belongings or home
- Steals your identity to obtain money or goods in your name.

## How do you protect yourself?

There are ways to reduce your risk of financial abuse:-

- Keep your money in a bank or financial institution not at home
- Have regular payments or cheques paid directly into your bank account
- Arrange to have bills paid by direct payments
- Keep a list of your bank accounts, belongings etc., in a safe place
- Think about creating Lasting Power of Attorney for finances
- Ask a trusted family member or friend to check things before you sign them
- Never give your PIN (personal identification number) to anyone
- Plan ahead, consider writing a will



## What to do if you think you have been financially abused?

If you think you have been financially abused then tell your care co-ordinated or any professional involved in your care

If you don't have anyone working with you, you can contact:

- Safeguarding Team if you have care and support needs on 0800137915
- The Police if you think a crime has been committed on 101
- Trading Standards if you have been the victim of a SCAM or Door Step Traders on 0300 123 2329

It is important that you tell someone.