

What is financial abuse?



Financial or material abuse can take many forms including:

- **Fraud**
- **Taking out loans in your name**
- **Using your store card or other property without permission**
- **Making calls from your phone**
- **Theft stealing your money**
- **Not giving you money for things you need**
- **Not paying your bills for you**
- **Eating your food**



If you are not sure if you are being financially abused, answering yes to the following questions may mean that you are.

Has someone you know:

- **Taken out credit in your name or money without your knowledge or permission?**
- **Made you hand over control of your accounts?**
- **Cashed your pension or other cheques without authorisation?**
- **Added their name to your account?**
- **Asked you to change your will?**
- **Offered to buy shopping or pay bills but you don't see this happening?**



Financial abuse can be done by any one including:

- **Friends**
- **Family**
- **Carers**
- **Support Workers**
- **Companies**

Statistics are startling:

- **At least 20% of all UK cases of adult abuse are financial**
- **60-80% cases of financial abuse take place in a person's own home**
- **Nearly 70% of financial abuse is carried out by a family member**

Financial abuse can happen to anyone, but it can happen more often to people with learning disabilities because:



- **Sometimes people don't know about their right to be able to control their own money**
- **Sometimes people are not aware they are being tricked**
- **Sometimes people don't understand what a fair price is to pay for things.**
- **Sometimes people are afraid to say no when they are asked to lend money**
- **Sometimes the person is being bullied or scared into doing things.**

Ways to keep safe



- **Don't give out personal PINnumber for cards**
- **Don't give anyone a blankcheque**
- **Don't keep large sums of cashat home or with you.**
- **Don't throw papers with personal details (eg name, address, date of birth) in the bin.If possible, shred.**
- **Don't sign up for store or creditcards, or loans if you do not understand the charges.**



If you think you are or know someone who is being financially abused, what can you do?

- **Tell someone you trust.**
- **Call your bank to report unknown transactions.**
- **Contact The Office of The PublicGuardian to get a deed of revocation to remove a Power of Attorney from your account.**

If you are being financially abused, or see it happening to someone else, you must tell your support worker or call



- **Active Prospects on (01737)924084.**

If it is out of hours, contact:

- **On Call Manager 07412037474**
- **Director of Care 07825507214**

If you or someone is in immediate danger call 999

What happens next?



- **Social services will talk to you about what you have experienced.**
- **They will ask what you want to happen to be safe.**
- **You can ask for support to help you decide what you want to happen.**