Financial Exploitation, Fraud and Identity Theft Resources

**Scams**

*Charity Scams:*


*Disaster Related Scams:*


*Grandparent Scam*


*IRS & Tax Scams – IRS*


Reporting tax scams:


*Medicare Card Scam*


*Phone Scams - Federal Trade Commission*

https://www.consumer.ftc.gov/articles/0076-phone-scams

*Sweetheart Scam - Consumer Reports, February 2017*

https://www.consumerreports.org/dating-relationships/online-dating-scam-sweetheart-swindle/

*Tech Support Scam - Federal Trade Commission*

Identity Theft

What to do?

❖ IdentityTheft.gov: [https://www.identitytheft.gov/what-to-do-right-away](https://www.identitytheft.gov/what-to-do-right-away)


Data Breach:

<table>
<thead>
<tr>
<th>ONLINE</th>
<th>BY CALLING</th>
<th>BY MAIL</th>
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<tbody>
<tr>
<td><strong>Equifax Alerts</strong></td>
<td>(888) 766-0008</td>
<td>Equifax Consumer Fraud Division, PO Box 740256, Atlanta, GA 30374</td>
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<tr>
<td><strong>Experian Fraud Center</strong></td>
<td>(888) 397-3742</td>
<td>Experian, P.O. Box 9554, Allen, TX 75013</td>
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<tr>
<td><strong>Transunion Fraud Alert</strong></td>
<td>(888) 909-8872</td>
<td>TransUnion Fraud Victim Assistance Department, P.O. Box 2000, Chester, PA 19016</td>
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Screening questions

Native Elderly

❖ Have you been disrespected? If so, how?
❖ Are you able to cover your bills with your income? What gets in the way?
❖ Does anyone have access to your money? What are they responsible for doing with it?
❖ Is anyone taking or using your money without your permission?
❖ Is anyone taking your things without your permission?

Native Caregivers

❖ “How do you handle the stress of taking care of an elder?”
❖ “What type of support do you have for managing your stress?”
❖ “Are you worried you might hurt the elder you care for?”
❖ “Have you ever hurt the person you care for?”
❖ “Do you ever ask the person you care for to give you money or other resources?”
Financial Abuse Prevention with Native Elderly (Difficult Discussions)

❖ Planning Ahead

– Under what conditions would you want someone to manage your finances?
– Under what conditions would you want to be placed in a long term care setting
– Who would you want to manage them?
– Is there someone you would want to review the bills?
– What would determine if you needed a care facility?

❖ Staying Connected

– When people who regularly attend events are not there
  ❖ Is someone not there who usually is?
  ❖ Have they said anything about being gone?
  ❖ Have you heard from them?
– Have a buddy system

❖ Being Cautious

– Don’t provide resources without checking out the situation
  ❖ Ask questions before providing resources.
  ❖ Take another day to check with someone before providing the resources

❖ Reporting Their Suspicions

– If you think abuse may be going on, tell someone.
– Ask authorities to intervene.
– You are not the investigator. You are the ALARM!

Be aware of the tribal culture. Many tribes believe to talk about something negative in the future will call the spirit of that negative occurrence to the person. It may be necessary to talk to someone in the third person. To discuss a “Do Not Resuscitate” (DNR) Order or someone taking over their finances is calling that spirit to the person.