

Connecting to Financial Support

Your local Brain Injury Organization or 211 can connect you to services that can help you with:

- Taxes
- Financial Assistance (OW, ODSP, CPP, CPD)
- Help paying Electricity Bills
- Housing
- Paying for medication

You can also get help with:

- Getting service providers such as your phone company and bank to make a note on your accounts that all changes should be sent to you in writing.
- Review maintenance agreements to see if there are unnecessary fees for services such as lawn care, furnace maintenance, and medical devices.
- Compare rates companies are offering to ensure the right service is in place.
- Have a trusted person present when speaking with companies or signing contracts.

Organizations that can Help

If you think you are a victim of fraud, or another crime, call the Police.

Toronto Police Services
416-808-2222

Outside Toronto:
Ontario Provincial Police (OPP)
1-888-310-1122

211
Dial 2-1-1 for information on where to find help in your community, including government numbers.

Office of the Public Guardian & Trustee
1-800-366-0335 or 416-327-6348
Power of Attorney kits and information.

The Canadian Anti-Fraud Centre
1-888-495-8501
To learn about fraud and report it.

Elder Abuse Prevention Ontario
416-916-6728
For help, support and information.

Support for Brain Injury Survivors & Caregivers:

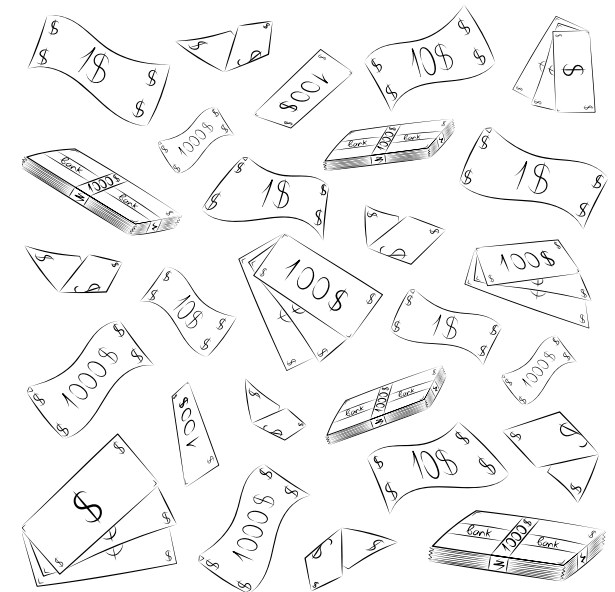
Brain Injury Society of Toronto
416-830-1485

Outside Toronto:
Ontario Brain Injury Association
1-800-263-5404



Overseeing Your Finances

A Checklist To Help Protect Yourself From Being Taken Advantage Of Financially



Funded By:



Personal Banking & Power of Attorney

Review your Bank and Credit Card statements every month.

Make sure you are aware of every transaction on the statement. If you notice a transaction you do not recognize, call your bank or credit card company.

Set a Daily Withdrawal Limit on your Debit & Credit Cards.

Visit your local bank branch or call the customer service number on the back of your bank card to do this.

Online Banking can help make life easier but make sure to protect yourself.

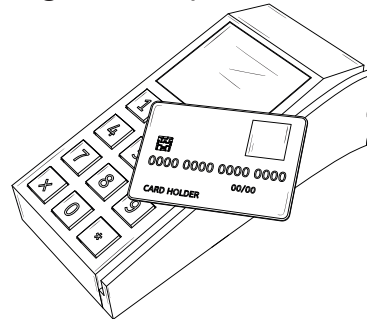
Do not sign into your online banking over a public Internet (WiFi) as these networks are not secure.

Protect your computer & vital information like your passwords and documents by having virus and malware protection software installed on your computer.

Review your account agreements to make sure you're not overspending or registering for products you don't need.

Go to the bank, if possible with someone you trust, to review the following:

- The type of Bank Account, such as Regular vs Senior
- Overdraft protection
- Withdrawal fees
- Lines of credit
- Loss of employment protection insurance
- Check your Credit Card fees - some cards with high reward points have very high fees.



A Power of Attorney for finances is someone you choose and trust to take care of your money, in the event that you are no longer able to do so for cognitive reasons.

Your Power of Attorney should know that you have the right to change your mind. You can remove someone as your Power of Attorney at any time by destroying the document or assigning a new one.

A Power of Attorney usually only has financial authority while you are alive but cognitively unable to make decisions.

Have regular discussions about finances with your Power of Attorney. Involve other trusted individuals when having conversations with your Power of Attorney.

To Order a Power of Attorney Kit Contact the Ministry of the Attorney General:

1-800-518-7901

www.servicesontario.ca

(search for Power of Attorney Kit)

Find out more at:
www.bist.ca/financialabuse