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Introduction

Thank you for your interest in volunteering to help others to SPOT and STOP Financial Abuse and Fraud. This training will cover topics such as how to work with someone with cognitive issues and/or Acquired Brain Injury (ABI), why this population is vulnerable to this form of abuse, and how you can help to set reminders and oversee finances in hopes of preventing or stopping abuse if it’s occurring. By completing this training and participating in the program, you will play an important role in keeping others safe.

Generations Overview

The Brain Injury Society of Toronto (BIST) received funding from the Ontario Ministry of Seniors and Accessibility to create BIST’s Generations project. This project aims to reduce the individual and societal impact of cognitive decline, dementia and ABI, by lowering the risk of financial manipulation and improving financial security. Through educational sessions, volunteer training and peer support, BIST is providing those with cognitive decline and/or ABI and their support networks information on preventing and addressing Financial Abuse and Fraud.
Brain Injury 101

What is a Brain Injury?

A Traumatic Brain Injury (TBI) can be caused by events such as car accidents, falls, gunshot wounds or sports injuries where there is a direct impact to one’s skull. They can be classified as mild, moderate or severe. Some TBI symptoms may get better over time, and others may not. Some survivors who’ve had ‘mild’ TBIs can experience very severe, life-altering symptoms.

An Acquired Brain Injury (ABI) is an injury, which occurs after you are born. A stroke, a brain tumour or an infection can cause an ABI. It can also result from external factors, such as a near drowning, strangulation, substance abuse or a poisoning. The term Acquired Brain Injury (ABI) covers both traumatic and non-traumatic injuries.

<table>
<thead>
<tr>
<th>Traumatic Brain Injury</th>
<th>Non-Traumatic Brain Injury</th>
</tr>
</thead>
<tbody>
<tr>
<td>Falls</td>
<td>Vascular Event (i.e. stroke, anoxia)</td>
</tr>
<tr>
<td>Motor Vehicle &amp; Cycling Accidents (MVAs)</td>
<td>Tumour</td>
</tr>
<tr>
<td>Assaults</td>
<td>Aneurysm</td>
</tr>
<tr>
<td>Struck By or Against</td>
<td>Metabolic Disorder (i.e. brain injury due to kidney failure or metabolic imbalance)</td>
</tr>
<tr>
<td>Gun Shots</td>
<td>Toxins (i.e. Carbon Monoxide, Lead, Mercury)</td>
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</table>
In people with brain injury, cognition and comprehension issues can present themselves in a variety of ways that may not be obvious to an outsider.

A brain injury is often invisible injury and it is important to remember that things are not always as they seem:

### What You Might Observe
- Non-Compliance
- Rudeness
- Defiance
- Poor Motivation
- Disengagement
- Fidgeting

### What Is Likely Happening
- Trouble Identifying Social Cues
- Impulsivity
- Anxiety
- Memory Issues
- Attention & Concentration Difficulties
- Comprehension & Processing Impairments

## Aging & ABI Populations are more Vulnerable to Financial Abuse

ABI can disrupt some of the brain’s executive functions such as decision making, long-term memory, working memory and emotions. People living with dementia, ABI or cognitive decline are especially susceptible to financial abuse, financial exploitation and fraud. This risk is especially heightened for older adults if their spouse is recently deceased, if they live alone or if they have poor health. As many older adults with ABI or dementia need caregivers to assist them in homes, hospitals or long-term care facilities, they may be surprised to learn of the possibility that their loved ones can commit theft or fraud.

This is a sensitive topic that needs to be approached in a respectful and gentle manner. As a volunteer with this program, it is not expected that you address any suspected abusers directly, but rather talk to the person you are supporting and ask if they would like to call the Police or Elder Abuse Ontario (1-866-299-1011) with you or on their own to discuss their specific situation and get advice on how to proceed. You can support them to make this call or contact the BIST office to help assist with the situation: 416-830-1485.
What YOU Can Do to Help

There are various symptoms of brain injury and cognitive decline that can leave individuals vulnerable to financial abuse. A person may present with some or all of the challenges below. As such, we’ve included tips on how to best engage and work with someone experiencing these issues to ensure optimal communication and get the most out of your sessions.

Problems With Attention

What It Might Look Like

- Has trouble staying focussed on the conversation
- Seeks stimulation or looks bored
- Appears restless, may fidget

What You Can Do

- Make eye contact
- Write notes to help focus on what’s important
- Check in regularly to see if the person understands the information
- Talk in short sentences
- Only address one issue at a time
- Repeat information
- Allow walking and fidgeting to occur
- Take breaks
- Use fidget spinners or other devices to help the individual focus

What It Might Look Like

- Gets tired easily
- Seems passive or uninterested
- Loses attention (spaces out)
- Has difficulty making informed choices about finances
- Only remembers part of the information presented to them

What You Can Do

- Present information at a slow pace
- Take pauses
- Write reminder notes during conversations
- Simplify your language
- Present one idea at a time
- Check-in regularly to see what they’ve understood - have them repeat what they heard back to you
- Get a review of their monthly statements and go over it slowly with them - use highlighters or similar tools to help direct their attention to what you are discussing

Problems Processing Information

What It Might Look Like

- Gets tired easily
- Seems passive or uninterested
- Loses attention (spaces out)
- Has difficulty making informed choices about finances
- Only remembers part of the information presented to them

What You Can Do

- Present information at a slow pace
- Take pauses
- Write reminder notes during conversations
- Simplify your language
- Present one idea at a time
- Check-in regularly to see what they’ve understood - have them repeat what they heard back to you
- Get a review of their monthly statements and go over it slowly with them - use highlighters or similar tools to help direct their attention to what you are discussing
# Problems with Memory & Initiation

## What it might look like

- Provides inconsistent details or information
- Has trouble recalling events
- Has difficulty learning new information
- Lacks ability to follow through
- Seems to make things up
- Loses or misplaces bank cards, credit cards, important documents
- Appears unmotivated
- Identifies goals, but doesn’t act on them
- Needs constant reminders to complete a task

## What You Can Do

- Write down information
- Repeat what you’ve said and ask the individual to reiterate the information back to you
- Announce topics before you discuss them
- Put reminders and alarms in the person’s calendar or phone for when they must pay bills
- Use the memory aids BIST has created to act as physical reminders: https://bist.ca/downloadable-resources/

**Together with the person you are supporting, do all that apply:**

- Contact their bank to remove the chip off of their cards
- Set up automatic deposits into their bank account
- Set up automatic bill payments
- Set up an overdraft protection system
- Ask their financial institution to notify a 3rd party if bills are not paid on time
- Set a daily withdrawal limit
What is Financial Abuse?

Financial abuse is when a person you trust violates that trust and gains financially at your expense. Financial abuse is the most common form of abuse against older adults and is the fastest growing form of abuse against adults with disabilities. According to Elder Abuse Ontario, financial abuse is most often committed by a person the abused person knows, in particular family members, friends and associates.

Facts:

- 4%, or 60,000, older adults in Ontario report being a victim of elder abuse, and more than 60% or 36,000 of these cases involve financial misconduct. (Ontario Human Rights Commission)
- It is estimated that only 1 in 5 victims report abuse, making these numbers a lot higher. (Canadian Association of Retired Persons)
- Globally, the World Health Organization (WHO) reports that 19% of seniors have experienced financial or psychological abuse. According to the WHO, only 1 in 24 cases are reported, suggesting staggering numbers worldwide.
- Data about financial abuse of people who live with cognitive impairments, such as ABI, are hard to come by because the majority of this abuse is hidden and never reported.  

Financial abuse can happen anywhere:

- In one’s home
- In a seniors’ residence or long-term care facility
- In a hospital

Single instances of financial abuse are very rare, as financial abuse most often occurs in patterns which are repeated over time.

Always keep in mind that the person you are supporting may feel pressured to do what their abuser asks because they need them for practical help and / or companionship and they don’t want to lose the relationship.

Elder Abuse Prevention Ontario has great information on talking to someone who might be abused, duty to report and senior’s rights. We recommend you take time to visit their site and review their materials at www.eapon.ca.

What does Financial Abuse Look Like?

Financial abuse can be **VERY OBVIOUS** or **VERY HARD** to spot.

**OBVIOUS** examples of Financial Abuse are:

- Stealing money from the individual’s wallet
- Cashing a cheque in the person’s name and keeping the money
- Stealing expensive items from someone’s home
- Stealing identification to access an individual’s bank account, credit card etc.

**HARDER TO SPOT** examples of Financial Abuse are:

- When the abuser claims to want to “help” with the grocery shopping and asks to use a person’s debit or credit card to buy groceries – but then uses the card for their own purposes
- When an abuser pressures a person to hand over expensive items. For example, “I could help you more if I could have your car.”
- When an abuser pressures an individual to buy expensive items for their own benefit. For example, “My fridge is broken, and I can't afford to buy a new one, if only someone could loan me the money.”
- Living with the individual and not contributing to household expenses
- When a Power of Attorney does not provide sufficient funds for the individual to live comfortably
- If the individual reports feeling pressured to sign documents they don’t understand

Where to get help

If you suspect that someone you are supporting has been a victim of financial abuse you can:

- Call your local police, in Toronto: 416-808-2222
- Call 2-1-1 OR Ontario’s Seniors Safety Line 1-866-299-1011
- Contact BIST to receive support to do either of these things - we are here to help: 416-830-1485.
- See our ‘Where to Get Help’ for more information on pg. 13
What is Fraud?

Fraud happens when a person is deceived into handing over their money, property or personal information for someone else’s gain. It is a crime to commit fraud, and anyone can be a victim.

In this section we discuss different types of scams and how to educate the person you are supporting on detecting and dealing with fraud.

The cost of fraud is huge. According to the Better Business Bureau, in 2018, Canadians lost millions to the following scams:

**TOP TEN SCAMS & THEIR COST TO CANADIANS**

- **ROMANCE SCAMS**
  - $22.5 Million

- **INCOME TAX EXTORTION**
  - $6 Million

- **ONLINE PURCHASE SCAMS**
  - $3.5 Million

- **EMPLOYMENT SCAMS**
  - $4.5 Million

- **PHISHING**
  - Losses Unknown

- **SUBSCRIPTION SCAMS**
  - Losses Unknown

- **ADVANCE FEE LOANS**
  - $1 Million

- **TECH SUPPORT SCAMS**
  - $1 Million

- **HOME IMPROVEMENT SCAMS**
  - Losses Unknown

- **BANK INVESTOR SCAMS**
  - $2 Million

Unfortunately, The Fraud Industry is a profitable one and continues to grow. As fraudsters get more and more sophisticated, the scams they create can be harder to spot.
The Top 3 Signs of a Scam

Use the memory aids found on pages 15 & 16. Help the person to decide the best place to put these aids and review frequently. If you need to order more stickers or other print resources, please call BIST at: 416-830-1485 or email info@bist.ca.

#1 BEING PRESSURED OR THREATENED

Scammers will often threaten or pressure their victims into handing over their credit card, money or other personal information. They may tell their victim that the police are on their way to arrest them if they don’t give out information immediately. They may tell their victim there is a service they need (for example, claiming their roof needs fixing) and say that they need a large deposit in order to secure the deal that day.

Legitimate business people or government workers will not pressure or threaten anyone to pay money, give their credit card or provide any other personal information. Being pressured or threatened is a common sign of a scam.

#2 SOMEONE COMES TO THE DOOR UNEXPECTEDLY TO SELL SOMETHING

Most door-to-door sales are illegal in Ontario. This list of illegal door-to-door sales includes:

- Furnaces
- Air conditioners
- Air cleaners
- Air purifiers
- Water heaters
- Water treatment devices
- Water purifiers
- Water filters
- Water softeners
- Duct cleaning services

People who cold call on doors to try and sell services or products are likely scammers. Remind the person you are supporting that they should not let them into their home. Even if it feels rude, they should be encouraged to shut the door and not talk to them. If they are a legitimate service they will allow the person to contact their employer to verify their information. 211 is a good source of information and can be called 24 hours a day, 7 days a week to verify a company’s identity. Remind the person you are supporting that if a salesperson is in their home and will not leave, or makes them feel uncomfortable, they should call the police.

#3 THEY WANT PERSONAL INFORMATION

Scammers can access someone’s identity using personal information and use it to get things like credit cards in their name. This is identity theft, and it is a serious crime.
Common Types of Scams

Review these with the person you are supporting frequently:

**Phone Scams**

Legitimate callers will NOT:
- Pressure a person to hand over their credit card, driver's license or any other personal information
- Make threats if the individual doesn't do what they are asking

**Door-to-Door Scams**

Remind the person you are supporting to never let an unexpected visitor into their home. Some of the most common door-to-door scams include water quality testing and driveway paving or roof repair.

**Online Scams**

Usually they happen by tricking an individual into clicking on a link in an email or pop-up window, which installs software on your computer allowing scammers to access their personal information.

There are two types of online scams:

**Malware Scams** - Happen by tricking someone into clicking on a link in an email or pop-up window, which installs software on their computer allowing scammers to access your personal information.

**Phishing Scams** - Phishing is when scammers trick someone into handing over their personal information such as their bank account, birthday, PIN numbers etc.
There are many kinds of Spam Emails, but they tend to have the following in common:

- They may have spelling, punctuation and grammar mistakes (though in some cases, the email may be well written)
- The greeting is usually generic and not addressed to you personally
- They want you to click on a link. Hovering over the link indicates that you will be directed to a different website than claimed
- Similar to other scams, they pressure you to act immediately, usually with a threat (such as account cancellation)

Remember, as with all scams, the goal of spam emails is:

- To get your MONEY NOW OR
- To get your PERSONAL INFORMATION NOW so they can get your MONEY LATER

Below is an example of a Spam Email. Here are clues the email is a spam:

- There are many grammar errors and the language is awkward
- Scrolling over the link shows it is not linked to a Rackspace website and will likely take you to a malicious site
- The email is not from Rackspace
Where to Get Help

24/7 Resources

Police
If you feel that you have been a victim of a crime, or someone you know may be a victim of a crime, you may call and report the incident to your local Police Station. In Toronto, call the Police at: 416-808-2222. If you are outside Toronto, call the OPP for more information: 1-888-310-1122.

211
211 is a FREE & confidential resource to get information on government numbers, and community services (such as help with groceries, or community centres that offer social and recreational programs). Dial 2-1-1 from your phone, or visit them online: www.211toronto.ca.

Seniors Safety Line
The Seniors Safety Line provides support and information on resources: 1-866-299-1011.

Reporting Abuse in Retirement Homes
Retirement Homes Regulatory Authority: 1-855-275-7472

Reporting Abuse in Long Term Care Homes
Ministry of Health and Long-Term Care ACTION Line: 1-866-434-0144
TTY: 1-800-387-5559

Legal Help
There are FREE services that can offer legal help if you think you are a victim of financial abuse or fraud. You can also call 211 to get more information on other community legal services which may be available to you.

Advocacy Centre for the Elderly (ACE): 1-855-598-2656

ARCH Disability Law Centre: 1-866-482-2724

Power of Attorney
If anyone believes that a senior’s money or property is at serious risk, that person may report this to the Office of Public Guardian and Trustee. The Public Guardian and Trustee is required to investigate all reports, and in serious cases, to become the senior’s guardian to help or protect them: 416-314-2800 or 1-800-366-0335.

Information on Fraud and Scams

Canadian Anti-Fraud Centre: 1-888-495-8501 | www.antifraudcentre-centreantifraude.ca


Elder Abuse Ontario: 1-866-299-1011 | www.eapon.ca
The checklists on pages 18 & 19 of this manual provide insight into how individuals can oversee their own finances or how volunteers can help oversee another person’s finances. The checklist covers precautions in regards to personal banking, legal considerations, ways to connect to financial support and different service providers. Some of the most important precautions include:

- Reviewing banking statements
- Setting transaction limits
- Reviewing account agreements
- Appointing a power of attorney
- Reviewing financial rights

A separate checklist helps readers identify signs and signals of financial abuse and fraud. The checklists include major signs such as:

- Withdrawal of large amounts of money
- Continuous withdrawal of small amounts of money
- Unusual purchases
- An unplanned switch in your power of attorney/ beneficiary
- Noticing sudden financial interests from friends or family

Use this checklist often to ensure you are taking the appropriate measures in ensuring the person you are supporting has not become a victim of fraud or abuse. Questions or suggestions on this list? Contact BIST at info@bist.ca OR 416-830-1485.
Memory Aids

BIST has created memory aids to be placed somewhere visible, such as on a laptop, so that individuals can refer to them if they think a phone call or email is a potential scam.

Print and tape these, or can contact BIST to order stickers: 416-830-1486 or info@bist.ca.

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Top Signs of a SCAM

**THE SCAMMER:**
- Is making **THREATS** or **PRESSURING** you
- Wants your **PERSONAL INFORMATION**
- Wants you to **PAY NOW**
- Says the questions they are asking are **ROUTINE**
- Claims the situation is **URGENT**

**WHERE TO GET HELP:**
- Canadian Anti Fraud Centre: 1-888-495-8501
- 211: Dial 2-1-1
- Your Local Police Department
- Brain Injury Society of Toronto: 416-830-1485

[www.bist.ca/financialabuse](http://www.bist.ca/financialabuse)

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Internet Safety Tips (•••)

**DO NOT USE PUBLIC WIFI**
For personal banking or any other financial matters.

**CHANGE YOUR PASSWORDS**
Change your passwords on a monthly basis.
Use a unique password for each website.
Have a safe place to write down & store passwords.

**GET ANTI-MALWARE SOFTWARE**
Protect your computer from malicious software by installing an anti-malware program. This will prevent harmful programs from being inadvertently installed on your device.

[www.bist.ca/financialabuse](http://www.bist.ca/financialabuse)
Door-to-Door Scams

MOST DOOR TO DOOR SALES ARE ILLEGAL IN ONTARIO

DO NOT LET PEOPLE WHO COME TO YOUR DOOR UNEXPECTEDLY INTO YOUR HOME

IF SOMEONE IS IN YOUR HOME AND IS MAKING YOU FEEL UNCOMFORTABLE, CALL THE POLICE

www.bist.ca/financialabuse
What to Look For

☐ A large amount being withdrawn from their bank or other accounts.

☐ Numerous withdrawals of smaller amounts, such as $100 at a time.

☐ A large cheque written to someone unfamiliar or without an explanation.

☐ Changing Power of Attorney or the beneficiaries on insurance or investment accounts.

☐ Non-sufficient fund (NSF) fees or bills going unpaid when there should be enough money.

☐ Unusual or unnecessary purchases.

☐ Unnecessary home repairs.

☐ A family member, friend or new acquaintance who has become overly interested in the person’s personal finances.

Recommendations

☐ Help review credit card and bank statements every month.

☐ Help to set a daily withdrawal limit on debit and/or credit cards - contact the bank to do this.

☐ Suggest taking the automatic CHIP payment method off all cards & use a PIN number instead - contact bank.

☐ Encourage safe online habits, such as not banking online over a public WiFi as these networks are not secure.

☐ Help install virus & malware protection software on computer.

☐ Remind them to change their passwords often and have a secure system for remembering them.

☐ Review account agreements to ensure they are not overspending or are registered for unnecessary products (i.e. Loss of Employment Protection or High Interest Reward Cards.)

☐ Review information on common scams and how to detect them at: www.bist.ca/financialabuse

For More Help

If you suspect someone is being financially abused contact your local police department.

Toronto Police: 416-808-2222
Ontario Provincial Police: 1-888-310-1122

211 - For information on resources in your community. Dial 2-1-1.

Office of the Public Guardian and Trustee (OPGT) - protects the legal, personal and financial interests of certain private individuals and estates: 1-800-366-0335

The Canadian Anti-Fraud Centre
To report a fraud & get information: 1-888-495-8501.

For more information and to order FREE Reminder Stickers

Brain Injury Society of Toronto (BIST):
Email: info@bist.ca
Phone: 416-830-1485
www.bist.ca
# Protecting Your Finances: A Checklist

## Personal Banking
- Track spending by reviewing your statements monthly.
  - TIP: Schedule a date in your calendar to ensure this is done consistently.
- Set a daily withdrawal limit on debit and/or credit cards.
  - Visit your local bank branch or call the customer service number on the back of your bank card.
- Take the automatic CHIP payment method off your card, use a PIN number instead.
  - Contact your bank to do this.

## Legal Considerations
- Set up a Power of Attorney (POA) for your finances, to provide protection down the road.
  - A Power of Attorney (POA) is someone you choose to take care of your finances, in the event that you are no longer able to do so.

## Connecting to Financial Support
- Contact your local Brain Injury Association or call 211 to find help in areas such as tax filing and financial assistance programs.

## Protect yourself online:
- Do not sign into online banking over a public Internet (WiFi) connection.
- Have virus and malware protection software installed on your computer.
- Change your passwords often & keep them written down in a safe place.
- Review account agreements to ensure you are not overspending & are not registered for unnecessary products.
  - TIP: Ask someone you trust to do this with you.

## Make Some Inquiries:
- Ask phone companies and banks to make notes on your accounts stating that all service 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 or medical devices.
- Compare the rates companies are offering to ensure you are receving the best deal for YOU.
- Always have a trusted person present when speaking with companies or signing documents that involve contracts.

## Questions? Need help with any of these tasks?
- Contact the Brain Injury Society of Toronto (BIST):
  - Email: info@bist.ca
  - Phone: 416-830-1485

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**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)