

RESOURCES

CREDIT REPORTING AGENCIES

-Equifax
1-800-685-1111
-Trans Union
1-800-888-4213
-Experian
1-888-397-3742

SOCIAL SECURITY ADMINISTRATION

1-800-772-1213

CENTERS FOR MEDICARE AND MEDICAID

1-800-633-4227 (toll-free)
1-877-486-2048 (TTY)
www.medicare.gov

CALIFORNIA DEPT. OF BUSINESS OVERSIGHT

www.dbo.ca.gov/Consumers/seniors_information.asp

CONSUMER FINANCIAL PROTECTION BUREAU

www.consumerfinance.gov

PLACER COUNTY HEALTH AND HUMAN SERVICES

530-889-7610



PLACER COUNTY PROTECT

Providing Resources & Outreach To Elderly Citizens Together

A local collaboration between the District Attorney's Office, Victim Services, Adult Protective Services, law enforcement, and other local agencies and community representatives

CONTACT US:

(916) 645-7226

PROTECT@placer.ca.gov

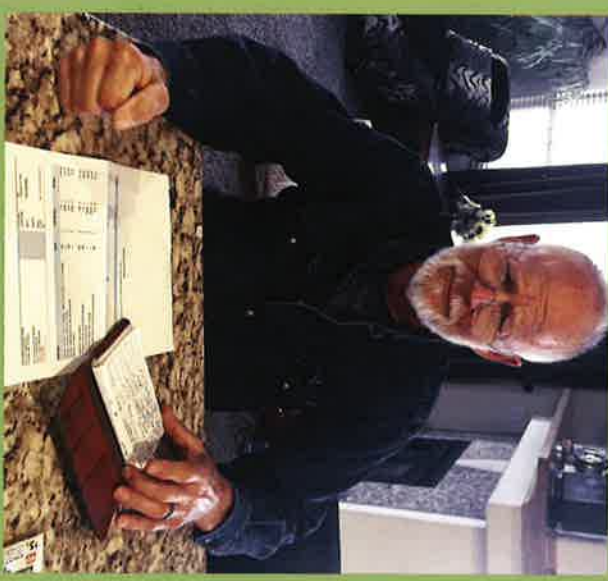
FRAUD HOTLINE:

(916) 645-SCAM

ElderFraud@placer.ca.gov



Navigating Your Finances



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Financial Checklist &

How to get your affairs in order

Important Personal Documents

These are the important documents you should have in a safe place.

- Full legal name
- Social Security Number
- Legal residence
- Date and place of birth
- Names and addresses of spouse and children
- Birth and death certificates, certificates of marriage, divorce, citizenship, and adoption
- Names and phone numbers of religious contacts
- Names and phone numbers of close friends, relatives, doctors, lawyers, and financial advisors

Credit Report

Have you requested a credit report lately?

If someone gains access to your personal information they may be able to open a credit card or take out a loan in your name. Then the perpetrator will divert the bill to another address. Unless you run a credit report—you may never know that someone has assumed your identity.

For a credit report—check out Equifax, Trans Union, Experian for more information.

Financial Checklist

Please make sure you take the time to prepare your finances. No one ever plans on becoming sick or disabled. With this simple checklist you can help protect your finances.

- List your sources of income
- Record all of your financial institutions and account numbers
- Consider consolidating accounts
- Provide information for all of your financial advisors
- Record all investments
- Review Social Security benefits
- List all insurance policies
- Provide all health care coverage information

Know the Signs of Financial Abuse

- Unusual spending activity
- Diversion of mail or bank statements
- Limited or controlled access to accounts
- Unfamiliar signatures on checks
- Unauthorized charges on accounts
- Promises for love or lifelong care in exchange for money
- Missing personal belongings, documents, credit cards, etc.
- Improper or extravagant use of legal documents, like a power of attorney

Protecting Your Finances

Financial abuse is one of the most common types of elder abuse. Here are things you should know to protect yourself:

- **Just say “no” - never succumb to pressure.** Do not let anyone pressure you to purchase something, donate to a charity or open a new account. Talk to a trusted friend or family member about the new investment.
- **Avoid joint banking accounts.** Once you set up a joint bank account—both parties are considered equal account holders and can access use the funds however they see fit. Instead—consider opening a second joint account that only has a small amount of money. If you want someone to monitor your accounts—consider having your bank send them statements.
- **Avoid Risky Investments.** Investment opportunities like time-shares, annuities, mortgage refinances, and pension advancements can be risky.
- **Assemble the appropriate legal documents.** Make sure you have the proper legal documents in place to protect your assets and your home. Consider a revocable trust and a power of attorney.
- **Consult with a financial planner.** A financial advisor can help you protect your finances and prepare for the future. You may also want to consider hiring a fiduciary to manage your finances and bills on your behalf.
- **Know the risks.** Isolation, dependence, and cognitive impairment can make you an easier target for a perpetrator.