

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:

Some times people don't know about their right to be able to control their own money

Some times people are not aware they are being tricked

Some times 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 PIN number for cards

Don't give anyone a blank cheque

Don't keep large sums of cash at 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 credit cards, 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 Public Guardian 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 this 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 has happened.

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.

