



courtesy of **Adult Protective Services**



### What is financial exploitation?

Financial or material exploitation includes the misuse, mishandling, or exploitation of property, possessions, or assets of adults. It also includes using another's assets without consent, under false pretense, or through coercion and/or manipulation.

### What are the signs of financial exploitation?

Unusual financial activity (e.g. large bank withdrawal or use of ATMs or credit cards not normally used).  
 Missing checks or missing bank statements/records.  
 Address or names have been changed on accounts.  
 Purchases made without the individual's knowledge or consent.  
 Newly authorized signatures on accounts or forged signatures.  
 Evidence that the person fell victim to a scam.  
 Missing belongings.  
 Sudden change to a power of attorney, trust, or will.  
 Change of ownership of bank accounts or the deed to a physical property such as a home.  
 Excessive spending or financial donations.

### What are some risk factors of financial exploitation?

No oversight of finances.  
 Unaware of technology or modern payment methods.  
 Cognitive impairment or dementia.  
 Social isolation.

### What if I'm not sure?

Do you just have a "feeling" about a situation but can't verify the details? APS professionals are trained to handle just such a situation. Based on your report, the agency will assess the situation and determine how best to respond. Your local APS agency can determine the best course of action in any given situation.



**CONTACT APS**

Reach out to Adult Protective Services if you notice signs of financial exploitation:



MISSOURI DEPARTMENT OF  
**HEALTH &  
 SENIOR SERVICES**

- Call 1-800-392-0210.
- Visit [Health.Mo.Gov/abuse](https://www.health.mo.gov/abuse) or make a report online.