



FINANCIAL EXPLOITATION & FINANCIAL HARM

RECOGNIZE WARNING SIGNS - PROTECT MONEY, BENEFITS, CHOICE, AND DIGNITY

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WHAT IS FINANCIAL EXPLOITATION?

- Financial exploitation or financial harm happens when someone takes, controls, pressures for, misuses, withholds, or improperly benefits from another person's money, benefits, property, credit, or financial information.
- It can be committed by relatives, partners, caregivers, friends, acquaintances, professionals, strangers, or someone officially helping manage money.
- Having a disability, receiving SSI/SSDI, or needing help with finances does not erase a person's dignity or right to protection.



WHAT IT CAN LOOK LIKE

- Taking cash, debit cards, benefit payments, checks, valuables, or property without permission.
- Pressuring someone to pay another person's bills, loans, rent, substances, shopping, gambling, or debts.
- Opening accounts, credit cards, loans, utilities, or contracts in someone's name.
- Changing passwords, PINs, direct deposit, beneficiaries, deeds, or financial documents without informed permission.



CONTROL CAN ALSO BE FINANCIAL HARM

- Keeping someone from seeing bank statements, benefit notices, balances, receipts, or bills.
- Giving an unnecessarily tiny allowance while the helper uses the person's money for themselves.
- Threatening abandonment, loss of care, housing, affection, transportation, or access to family unless money is handed over.
- Coaching or intimidating a person to say that a questionable transaction was voluntary.



SOCIAL SECURITY BENEFITS

- A representative payee must use Social Security or SSI payments for the beneficiary's needs and keep records of how the money is used.
- SSA states that taking, stealing, or using benefits for something other than the beneficiary's needs can be representative-payee misuse.
- The beneficiary can ask how their money is being spent and report suspected misuse to Social Security.



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+ WARNING SIGNS

- Money disappears faster than expected; basic needs go unpaid despite available income.
- Unfamiliar withdrawals, purchases, subscriptions, transfers, debts, new accounts, or changed direct deposit.
- A helper becomes secretive, defensive, possessive, or refuses to show records.
- Someone suddenly shows unusual interest in the person's check, inheritance, settlement, home, bank account, or benefits.

+ DISABILITY CAN INCREASE ACCESS NEEDS - NOT PERMISSION TO EXPLOIT

- A person with intellectual or developmental disability may need plain language, repetition, pictures, supported decision-making, or a trusted advocate.
- Low vision may require large print, screen-reader-accessible statements, audio information, or help reviewing documents.
- Deaf or hard-of-hearing people may need captions, relay/TTY, interpreters, or written communication.
- Communication support should increase informed choice - not give the supporter ownership of the person's money.

+ SAFER MONEY SUPPORT

- Explain purchases and choices in accessible language. Include the person as much as possible.
- Keep receipts and records; review statements regularly with an independent trusted person when appropriate.
- Do not share PINs, passwords, one-time security codes, or Social Security numbers unnecessarily.
- Consider alerts, direct deposit safeguards, credit monitoring/freezes, supported decision-making, or a different payee when appropriate.

+ IF YOU SUSPECT EXPLOITATION

- Prioritize immediate safety and preserve statements, receipts, messages, notices, screenshots, and transaction information.
- For suspected Social Security representative-payee misuse, contact SSA. SSA says it investigates allegations and may change the payee or attempt to recover misused benefits.
- Identity theft can be reported through IdentityTheft.gov. Adult Protective Services, law enforcement, disability-rights advocacy, legal aid, banks, or other protective resources may also be appropriate depending on the situation.