

# Avoiding Financial Scams and Fraud

- Be suspicious if a deal seems too good to be true. It could be a scam.
- Do not give out personal information to unknown callers. Protect your debit and credit card number and Social Security information.
- Get estimates before doing renovations. Do not pay for work in advance. Check contractors' insurance references and credentials.
- Do not sign any document that allows another person to make decisions about your property, finances or medical care unless you have a complete understanding of the actions they can take using your name and information.
- Use good financial practices. Sign up for direct deposit. Do not sign blank checks. Never leave money lying around. Shred credit card offers.
- If an unknown person contacts you for information, confirm their identity with a trusted friend or family member.

**To report or discuss abuse, neglect or financial exploitation of adults age 60 and older or adults with a disability age 18-59:**

Illinois Department on Aging  
**Adult Protective Services**  
**Hotline:**  
**1-866-800-1409**  
711 (TRS)

**To report or discuss financial or consumer crimes:**

Illinois Attorney General's Office  
**Senior Hotline:**  
**1-800-243-5377**  
[www.illinoisattorneygeneral.gov](http://www.illinoisattorneygeneral.gov)

U.S. Department of Justice  
National Elder Fraud Hotline  
833-FRAUD-11 or 833-372-8311

**To receive information on B\*SAFE:**

Illinois Department on Aging  
**[ilaging.illinois.gov](http://ilaging.illinois.gov)**

Programs > Adult Protective Services > Publications

**Senior HelpLine:**  
**1-800-252-8966**  
711 (TRS)

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**State of Illinois**  
**Department on Aging**  
One Natural Resources Way, #100  
Springfield, Illinois 62702-1271  
[ilaging.illinois.gov](http://ilaging.illinois.gov)

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call the Senior HelpLine at 1-800-252-8966, 711 (TRS).

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State of Illinois  
Illinois Department on Aging

# Protect Yourself

Stop financial exploitation  
before it happens



# B SAFE

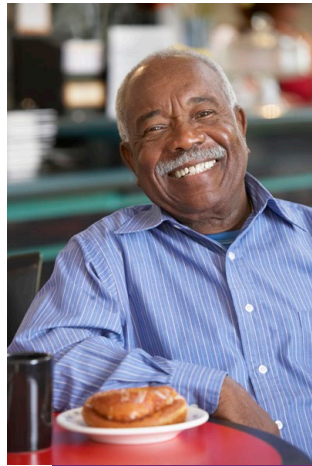
**Bankers and Seniors Against  
Financial Exploitation**

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# Warning Signs of Fraud

## Someone contacts you unexpectedly to...

- Buy a product sight unseen
- Invest in a company you do not know
- Provide your credit card number in order to claim a prize from a contest
- Enter into a contract for services for which they demand cash payment up front



## Be aware if someone...

- Requests access to checks written to you, your personal account information or bank routing number
- Charges you excessive rent or fees for basic services
- Pressures, intimidates or threatens you to sign checks or personal documents
- Seeks to make changes to your will or obtain access to your finances
- Indicates they will stop providing care or visiting unless you give them more money
- Steals money or assets from you