

Signs of financial abuse

Signs to look out for that you or the person you are caring for may be at risk, vulnerable or may be financially abused:

- Unpaid bills
- Missing documents, credit cards, bank statements, or belongings
- Unusual bank withdrawals or account activity
- Persistent requests for money, donations and financial investments
- Changes to Wills or legal documents without awareness or capacity to make financial decisions
- Feels pressured by demands of relatives for financial support
- Unexplained concerns, worry or confusion about finances, income, assets or property
- Lacks confidence and is dependent on others to make financial decisions
- Lacks information or understanding about financial and property decisions made by others
- Fears placement into residential aged care if relatives' wishes are not complied with.

Carers can also be financially abused. Awareness of risks and signs will help both you and the person you care for.



Carers SA provides support to all carers, regardless of age, ethnicity, gender or condition of the people cared for. We can guide you through the service maze.

Carers SA provides:

- FREE information and advice on available services
- Counselling and emotional support
- Access to local carer programs
- Up-to-date training on managing the carer role



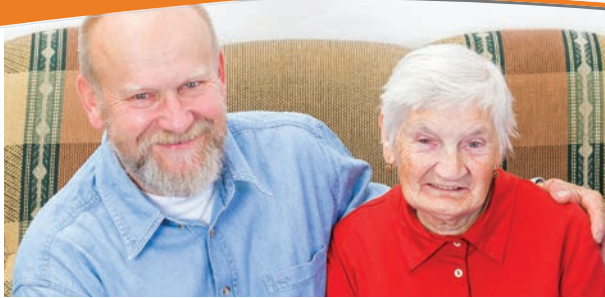
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Carers SA is a business name of the Carers Association of SA Inc.



Safeguarding against financial abuse





Understanding financial abuse

Financial abuse is the improper use of a person's money or property without their knowledge or permission. It can be:

Stealing or failing to repay money or return borrowed possessions or property.

Unauthorised use of debit or credit cards.

Forgery by altering documents or falsifying documents, approvals and signatures.

Misuse of authority to change Wills and decisions affecting accommodation, health care, finances and property without the person's knowledge or consent.

Putting pressure on a person to transfer money or property to someone else.

Withholding a person's money, or information about their money.

Making decisions about a person's finances without properly consulting them or without having the appropriate authority.

Failing to contribute a fair share of rent, bills and living costs.

Neglecting to pay household bills, insurances and loans.

There's no excuse for abuse

Financial management: budgeting and planning

Sound advice can help you manage the finances of someone you care for and your own. Here are 5 ways that can help minimise risks and opportunities for abuse:

1. Think about planning ahead - put in place a Will, Enduring Power of Attorney and Advance Care Directives for both of you.
2. Where possible, keep your own money separate from that of the person you care for.
3. Seek free legal and financial advice. Make sure you are both receiving all the financial assistance, advice and support you are entitled to.
4. Budget to ensure you and the person you care for can each meet your needs and pay your bills.
5. Secure your valuables, bank statements, PINs and passwords. Don't share your banking details. Avoid payday loans; keep informed about scams or phishing emails and report emails requesting this information to your bank or financial institution.



Who can help?

Carers SA

For support, information and advice for family carers

Tel: 1800 242 636

Website: www.carers-sa.asn.au

South Australian Elder Abuse Prevention Phone Line

If you or someone you know is concerned about financial abuse, contact the SA Elder Abuse Prevention Phone Line for confidential information and advice.

Tel: 1800 372 310

Financial management online

For links to current information about financial management including financial abuse, scams, home security, Power of Attorney and Advance Care Directives, Australian Government carer payments and services, and financial self-help tools, go to:

www.carers-sa.asn.au/finance