

# Elder Abuse & Protecting Your Finances Toolkit

## Staying Safe, Informed & Supported

Growing older should never mean feeling unsafe, pressured, or taken advantage of. Elder abuse can happen to anyone — and sometimes involves people we know or trust. Financial scams and pressure involving money are also becoming more common.

This guide provides simple information, practical tips, and helpful tools to support your safety, confidence, and independence.

✔ **Remember:** You deserve to feel safe, respected, and supported.

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# What Is Elder Abuse?

Elder abuse is harm or mistreatment toward an older adult. It can happen once or over a period of time. It can come from strangers, but it can also come from people close to you — including family members, caregivers, or friends.

Understanding what elder abuse looks like is the first step toward staying safe.

	<p><b>Emotional or Psychological</b></p> <ul style="list-style-type: none"><li>• Threats or intimidation</li><li>• Name-calling or insults</li><li>• Being ignored or controlled</li><li>• Being made to feel guilty or afraid</li></ul>
	<p><b>Financial Abuse</b></p> <ul style="list-style-type: none"><li>• Pressure to give money</li><li>• Unauthorized use of bank accounts</li><li>• Pressure to sign documents</li><li>• Missing money or valuables</li></ul>
	<p><b>Physical Abuse</b></p> <ul style="list-style-type: none"><li>• Hitting or pushing</li><li>• Rough handling</li><li>• Preventing someone from getting help</li></ul>
	<p><b>Sexual Harm</b></p> <ul style="list-style-type: none"><li>• Unwanted touching</li><li>• Sexual comments or pressure</li><li>• Any sexual activity without consent</li></ul>
	<p><b>Neglect</b></p> <ul style="list-style-type: none"><li>• Not getting food, medications, or care</li><li>• Unsafe living conditions</li><li>• Lack of support for basic needs</li></ul>

# Warning Signs

Sometimes it can be hard to recognize when something is wrong, especially if you care about the person involved. Your feelings and instincts matter. If something does not feel right, it is worth paying attention to.

You may want to pay attention if any of the following are happening in your life:

→ **You feel pressured**

Someone is pushing you to make quick decisions, especially about money or property.

→ **You feel afraid to say no**

You go along with things because you worry about what might happen if you don't.

→ **Money or belongings go missing**

You notice items or money disappearing without a clear explanation.

→ **You are being isolated**

Someone is trying to keep you away from friends, family, or people you trust.

→ **You feel unsafe or controlled**

You feel uncomfortable, watched, or like you have no choices of your own.

**i** **Trust your instincts.** If something feels wrong, it matters. You do not need proof to ask for help.

# Protecting Your Finances

Financial abuse and scams can affect anyone, regardless of how careful or experienced you are. The good news is that there are simple steps you can take every day to protect yourself and your money. Taking your time and asking questions are among the most powerful tools you have.

## Helpful Tips

- Take your time before making financial decisions
- Never share passwords or PIN numbers
- Ask questions before signing anything
- Keep important papers in a safe place
- Review bank statements regularly
- Talk to someone you trust if something feels off
- It is always okay to say no


## Before Sending Money or Signing Something, Ask Yourself:

Do I feel pressure?

Do I understand what I am agreeing to?

Have I spoken to someone I trust?

Am I being rushed?

 If you answered **yes** to any of these questions, pause and talk to someone before proceeding.

# Common Scams to Watch For

Scammers are becoming more and more sophisticated. They may sound very believable and may even know details about you. Being aware of common scams is one of the best ways to protect yourself. Remember: it is okay — and smart — to hang up, delete the message, or say "I need to think about it."



## Grandparent Scam

Someone pretends to be a grandchild or loved one needing urgent money. They may ask you to keep it secret.



## Government / CRA Scam

Calls or messages demanding money or threatening legal action. Government agencies will never demand immediate payment.



## Romance Scam

Someone builds trust online and later asks for money, often with a sob story or emergency.



## Prize or Lottery Scam

You are told you won something but must pay a fee first. If you didn't enter, you didn't win.



## Tech Support Scam

Someone claims there is a problem with your computer or bank account and asks for access or payment.



## Text or Email Scam


Fake messages asking for passwords, banking details, or payments. When in doubt, do not click any links.

**⚠ Scam Red Flags:** Pressure to act quickly • Requests for secrecy • Demands for gift cards or e-transfers • Threats or scare tactics • Requests for personal information

# Trusted People & Important Contacts

Having a list of trusted people and important contacts written down in one place can make a big difference if you ever need help quickly. Fill in the spaces below and keep this page somewhere safe and easy to find. You may also want to share a copy with someone you trust.

<b>Trusted Person #1</b>	Name: _____ Phone: _____
<b>Trusted Person #2</b>	Name: _____ Phone: _____
<b>Bank or Financial Contact</b>	Name: _____ Phone: _____
<b>Family Doctor / Health Provider</b>	Name: _____ Phone: _____
<b>Lawyer / Power of Attorney Contact</b>	Name: _____ Phone: _____
<b>Victim Services Contact</b>	Name: _____ Phone: _____

-  Keep this list in a safe but accessible place — such as a drawer at home or with a trusted family member. Review and update it once a year.

# My Safety Plan

Having a personal safety plan means you have already thought about what to do before a stressful situation happens. You do not have to figure everything out in the moment. Use the spaces below to write down your own plan so it is ready when you need it.

## **If I Feel Unsafe — The first person I will contact is:**

Name: \_\_\_\_\_


Phone Number: \_\_\_\_\_

How I will reach them (phone call, in person, text): \_\_\_\_\_

## **My backup contact if my first person is not available:**

Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

 It is a good idea to let your trusted contacts know they are on your list so they are prepared to help if you ever reach out.

# A Safe Place I Can Go

Knowing in advance where you can go if you feel unsafe takes away some of the stress of a difficult moment. A safe place could be a neighbor's home, a community center, a place of worship, or anywhere you feel comfortable and welcome. Write your safe place information below so it is ready if you ever need it.

## Safe Place Name or Address:

Location: \_\_\_\_\_

Contact person there (if any): \_\_\_\_\_

Phone: \_\_\_\_\_

## A second safe place option:

Location: \_\_\_\_\_

Contact person there (if any): \_\_\_\_\_

- Remember: You are always welcome to call 911 or go to your local police station or hospital if you are in immediate danger.

# My Transportation Plan

If you ever need to leave your home or get to a safe place quickly, it helps to have a transportation plan ready. Think about who could drive you, whether there is a taxi or transit option nearby, and whether a trusted person could help arrange a ride. Having this planned in advance means one less thing to worry about in a stressful moment.

## How I will get to a safe place if needed:

Option 1 (e.g., someone who can drive me): \_\_\_\_\_

Their phone number: \_\_\_\_\_

Option 2 (e.g., taxi, transit, rideshare): \_\_\_\_\_

Phone or app to book: \_\_\_\_\_

## Items I would bring with me if I needed to leave quickly:

- Identification (e.g., health card, driver's license)
- Medications
- Bank card or some cash
- Phone and charger
- Important documents (e.g., will, power of attorney)

Other things I would bring: \_\_\_\_\_

# Things That Make Me Feel Unsafe or Worried

Writing down your concerns — even if they seem small — can help you recognize patterns and share what is happening with someone you trust. You do not need to have everything figured out. Sometimes just putting your thoughts on paper is a helpful first step.

**Situations or people that make me feel uncomfortable or unsafe:**

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**Things I have noticed that concern me (e.g., missing money, feeling pressured):**

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**People I have already spoken to about my concerns:**

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**You do not need to face difficult situations alone. Speaking with a trusted person, a counselor, or a support service is a sign of strength, not weakness.**

# My Financial Safety Notes

Use this space to keep track of anything related to your finances that has concerned you, or to write reminders about steps you have taken to stay protected. Keeping notes can help you remember details if you ever need to report something or talk to your bank.

## Financial concerns or things I have noticed:

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## Steps I have already taken to protect myself (e.g., changed PIN, spoke to bank):


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## Questions I want to ask my bank or a trusted person:

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 If you believe your bank account or financial information has been accessed without your permission, contact your bank right away. You can also contact the Canadian Anti-Fraud Centre at **1-888-495-8501**.

# Steps I Can Take to Protect My Finances

Protecting your finances does not have to be complicated. Small, consistent steps can make a big difference. Use the checklist and planning space below to build your own personalized financial safety habits. Check off steps you have already taken and add any other ideas that feel right for your situation.

## At the Bank

- Review statements monthly
- Set up fraud alerts with your bank
- Know your bank's fraud contact number

## At Home

- Keep documents in a locked or secure place
- Shred mail with personal information
- Never share PINs or passwords

## On the Phone & Online

- Never give personal info to unknown callers
- Don't click links in unexpected messages
- Hang up on suspicious calls

**Additional steps I plan to take:**

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# My Personal Safety Checklist

Use this checklist as a quick reference to make sure you have the key pieces of your safety plan in place. You can revisit and update this page whenever your situation changes. There is no rush — take it one step at a time.

- I have written down at least two trusted people I can call
- I know the address of a safe place I can go if needed
- I have a plan for how I would get to a safe place
- I have my bank's fraud contact number written down
- I review my bank statements regularly
- I know not to share my PIN or passwords with anyone
- I know the warning signs of common scams
- I know it is okay to say no and to ask for more time
- I know how to reach 911 and local non-emergency services
- I have spoken to a trusted person about my safety

✔ Every item you check off is a step toward greater safety and peace of mind. Well done.

# You Are Not Alone

Many older adults experience some form of abuse, financial pressure, or scams — and many never report it because they feel embarrassed, scared, or unsure who to turn to. Please know that what happened to you is not your fault. Support is available, and people care about your safety and well-being.

Whether you are concerned about your own situation or the situation of someone you care about, reaching out is the right thing to do. Support services are confidential and non-judgmental. Their job is to listen, believe you, and help you figure out your options — at your own pace.

## **You Have the Right to Be Believed**

When you share your concerns, you deserve to be taken seriously. Your experience is valid.

## **You Have the Right to Choose**

Support services will present you with options. You make the decisions about your own life.

## **You Have the Right to Ask for Help**

Asking for support is a sign of strength. It takes courage, and help is available.

# Helpful Phone Numbers

If you or someone you know needs help, the following contacts are available to support you. Do not hesitate to reach out — even if you are not sure whether what you experienced counts as abuse or a scam. It is always okay to ask a question or talk through your situation.

<b>Emergency</b>	<b>911</b>
<b>Victim Services of Temiskaming District</b>	<b>Call or text (705) 647-0096</b>
<b>Police (Non-Emergency)</b>	_____
<b>Timiskaming Elder Abuse Task Force</b>	<b>(705) 647-4305 ext 2239</b>
<b>Canadian Anti-Fraud Centre</b>	<b>1-888-495-8501</b>
<b>211 – Community &amp; Social Services</b>	<b>Dial 211</b>

**i** The **Canadian Anti-Fraud Centre** (1-888-495-8501) accepts reports from anyone who has been targeted by a scam, even if you did not lose any money. Reporting helps protect others in your community.

**i** **211** connects you to local community, social, and government services. It is free, confidential, and available in many languages, 24 hours a day.

# A Final Reminder

You have taken an important step by going through this toolkit. Whether you read every page or just a few sections, you now have more information, more tools, and more confidence to protect yourself and the people you care about.

Growing older is a time of wisdom, experience, and connection. You deserve to feel safe in your home, respected in your relationships, and in control of your own choices. If something does not feel right — trust yourself. Reach out to someone you trust, call a support line, or simply start by writing down your thoughts.

"Asking for help is a strength. You do not have to face difficult moments alone."

## Stay Informed

Knowledge is your first line of defense against abuse and scams.

## Stay Connected

Keep trusted people in your life and reach out when something feels wrong.

## Stay Empowered

You have the right to feel safe, respected, and in control of your life.

✔ You deserve to feel **safe, respected, and in control of your choices**. This toolkit is here whenever you need it.