ELDER ABUSE RESOURCE ROADMAP

Financial

There are many types of financial harm, and it can be difficult to know what to do when this happens to you, or someone you know. This document will help you quickly find the right reporting agency.

Throughout this document, dark gold text and buttons link to financial topics, reporting agencies' websites, and helpful resources. Use these links to navigate the content.

Topics

Commodity Futures & Derivatives Fraud

The Commodity Futures Trading Commission (CFTC) receives complaints related to:

- Commodity futures contracts (cattle, sugar, grains, oil, gas, metals, etc.)
- Options on commodity futures
- Commodity pools
- Leveraged precious metals
- Foreign exchange (forex)
- Virtual currencies (Bitcoin, etc.)
- Binary options

File a Tip or Complaint Online with CFTC

Or call the CFTC's toll-free number at **1-866-366-2382**.

What Happens Next?

- CFTC will only contact you if they need to know more about your tip or complaint.

- Some complaints are pursued in the court system. The CFTC provides Case Status Reports to inform the public of the status of ongoing legal cases brought against defendants.

Helpful Resources

CFTC SmartCheck℠

CFTC RED (Registration Deficient) List

CFTC Fraud Advisories

Related Topics

Securities Fraud

Financial Service Providers - Credit Card, Bank, Loan Issues

Consumer Fraud

The Federal Trade Commission (FTC) takes complaints about problems with:

- Scams and rip-offs
- Unwanted telemarketing, text, and SPAM
- Advertising claims
- Online shopping
- Privacy promises
- Education, jobs, and making money
- Debt collection
- Cars
- Health and fitness

Submit a Complaint to the FTC Complaint Assistant

What Happens Next?

- The FTC cannot resolve individual complaints, but will provide you with information about what next steps to take on your own.

- Complaints are stored in a secure database.

- Local, state, federal, and international law enforcement agencies can use these complaints to open investigations or to detect patterns of fraud and abuse.

Helpful Resources

Consumer Information

Consumer Information: Scam Alerts

Related Topics

Identity Theft

Social Security Fraud & Misuse

Medicaid Fraud

VA Benefits Fraud & Misuse

Financial Service Providers - Credit Card, Bank, Loan Issues

Contractor & Handyman Service Providers

State Attorney General's offices handle complaints against contractor and handyman service providers, such as:

- Deceptive practices that result in financial loss or theft in the course of what seem like legitimate business transactions
- Yard work or home repairs where the work is not done or badly done
- Charging excessive fees for completed work

Find and Contact Your State's Attorney General

What Happens Next?

- What happens next depends on the state where you live. Each state has its own set of rules.
- Check with your state's Attorney General for next steps.

Helpful Resources

Protect Your Pocketbook – Tips to Avoid Financial Exploitation

WISER Nurse: Protecting your Mother from Financial Fraud and Abuse

Protect Yourself from Abuse, Neglect, and Exploitation

Home Improvement Scams - Tools to Reduce Your Risk

Related Topics

Identity Theft

Someone You Know & Trust

Consumer Fraud

Financial Crimes Against Nursing Home Residents

Medicaid Fraud Control Units (MFCUs) investigate issues like these:

- Theft
- Neglect
- Physical Abuse
- Sexual Abuse

Find Your State's MFCU to Report Fraud

What Happens Next?

- What happens next depends on the state where you live. Each state has its own set of rules.
- Check with your state's MFCU for next steps.

Helpful Resources

National Association of Medicaid Fraud Control Units

Protecting Yourself and Medicare from Fraud

Medical Identity Theft

Related Topics

VA Benefits Fraud & Misuse

Social Security Fraud & Misuse

Financial Service Providers

The Consumer Financial Protection Bureau (CFPB) handles complaints on these types of consumer financial products:

- Credit cards
- Mortgages
- Student loans
- Consumer loans
- Bank accounts and services
- Credit reporting
- Money transfers
- Debt collection
- Payday loans
- Prepaid, credit repair and debt settlement services, and title and pawn loans
- Virtual currency
- Marketplace lending

Submit a Complaint to the CFPB

Or call **(855) 411-CFPB (2372)**. Speak with an attendant who can answer questions and refer you to other services you may need that are offered outside of CFPB.

What Happens Next?

- The CFPB will forward your complaint to the company and work to get you a response.

- You will receive a response from the CFPB, generally within 15 days.

Helpful Resources

Ask CFPB

Financial Protection for Older Americans

Managing Someone Else's Money

Know Your Financial Adviser

"Older Americans are not alone in the

Related Topics

Identity Theft

Securities Fraud

Consumer Fraud

fight to stop financial abuse"

Considering a Reverse Mortgage?

Four things older Americans can do about debt collection problems

Identity Theft

IdentityTheft.gov is where you can report misuse of your information related to:

- Credit Cards
- Tax Returns
- Medical Records
- Government Benefits
- Any other type of identity theft

Report Identity Theft and Get a Recovery Plan at IdentityTheft.gov

What Happens Next?

- IdentityTheft.gov will take your report and create a personal recovery plan for you.

- From the site, you can download an affidavit, pre-filled letters, and forms to give to creditors and businesses.

Helpful Resources

Consumer Information

Consumer Information: Identity Theft

Related Topics

Financial Service Providers - Credit Card, Bank, Loan Issues

Consumer Fraud

Social Security Fraud & Misuse

Internet Crimes

The Federal Bureau of Investigation (FBI) receives complaints on these issues:

- Computer intrusions (hacking)
- Online extortion
- International money laundering
- A growing list of Internet facilitated crimes

Report Internet Crimes to the FBI's Internet Crime Complaint Center

What Happens Next?

- Once you file a complaint with the Internet Crime Complaint Center (IC3), you will receive the following message at the top of your filed complaint: "Thank you for submitting your complaint to the IC3. Please save or print a copy for your records. This is the only time you will have to make a copy of your complaint."

- Complaints are reviewed by IC3 and referred to the appropriate law enforcement and regulatory agencies, for criminal, civil, or administrative action, as appropriate.

- Investigation and prosecution is decided by agency that receives the complaint.

- Since IC3 does not conduct the investigation, they cannot provide you with the status of your complaint.

Helpful Resources

Fraud Target: Senior Citizens

Fraud Tips for Seniors

Tips for Avoiding Scams

Related Topics

Identity Theft

Consumer Fraud

IRS Tax Scam

The Treasury Inspector General for Tax Administration (TIGTA) investigates:

- Impersonation schemes involving the IRS

There are numerous telephone and email scams in which individuals claim to be employees of the IRS. These scammers often state that they are from the IRS Enforcement Division or the Criminal Investigation Division and tell victims that they have an unpaid federal tax bill. They often threaten to arrest victims, unless the claimed tax bill is paid in full. Do not provide any personal information or payment to these individuals and do not use iTunes or other pre-paid gift cards to pay a claimed tax bill.

Report a Complaint to TIGTA

Or contact TIGTA at **1-800-366-4484**.

What Happens Next?

- Special Agents from TIGTA may contact you if you have lost money or identity information.
- You will be contacted only if more information is needed about your complaint.

Helpful Resources

IRS Tax Scams/Consumer Alerts

Related Topics

Identity Theft

Consumer Fraud

Mail Theft

The United States Postal Inspection Service (USPIS) investigates:

- Mail Theft

File a Mail Theft Complaint with USPIS

Or call **1-800-ASK-USPS** (1-800-275-8777).

What Happens Next?

- UPSIS will contact you only if more information is needed.

Helpful Resources

Delivering Trust

Related Topics

Identity Theft

Consumer Fraud

Medicaid Fraud

Medicaid Fraud Control Units (MFCUs) investigate issues like these:

- Billing for goods or services not provided
- Billing for "phantom" patients
- Double billing
- Billing for more expensive procedures than were performed
- Billing for medically unnecessary goods or services
- Billing for non-covered goods or services
- Kickbacks
- Managed Care Plans committing patient recruiting or enrollment fraud
- Managed Care Providers billing Managed Care Plans for medically unnecessary services

Find Your State's MFCU to Report Fraud

What Happens Next?

- What happens next depends on the state where you live. Each state has its own set of rules.

- Check with your state's MFCU for next steps.

Helpful Resources

National Association of Medicaid Fraud Control Units

Protecting Yourself and Medicare from Fraud

Medical Identity Theft

Related Topics

VA Benefits Fraud & Misuse

Social Security Fraud & Misuse

Securities Fraud

The Securities and Exchange Commission (SEC) fields complaints and questions concerning:

- Investments
- Investment accounts
- Financial professionals

File a Complaint with the SEC

For questions, call the SEC's Office of Investor Education and Advocacy at **1-800-732-0330** or visit Investor.gov

What Happens Next?

- The SEC provides general responses for some types of complaints.
- Questions generally receive more detailed responses.
- You may not receive a follow up response from the SEC, depending on the nature of your complaint.

Helpful Resources

Investor.gov

Protect Your Money: Check out Brokers and Investment Advisers

Seniors Protect Yourself Against Investment Fraud

Related Topics

Identity Theft

Commodity Futures & Derivatives Fraud

Financial Service Providers - Credit Card, Bank, Loan Issues

Social Security Fraud & Misuse

The Social Security Administration (SSA) investigates reports like these:

- Providing false information or evidence for a benefit claim
- Concealment of work and assets
- Representative payee misuse
- Misuse and trafficking of Social Security numbers and cards by people or businesses
- Reports of criminal activity and serious misconduct involving Social Security employees

File a Report with SSA

Or call **1-800-269-0271**.

What Happens Next?

- SSA's Office of Inspector General (OIG) investigates all reports that are filed.

- SSA OIG cannot provide you with information about actions taken on any reports.

- Federal regulations do not allow information in law enforcement records to be shared, even with the person who made the report.

Helpful Resources

When people need help managing their money

When a payee manages your money

A guide for representative payees

Spotlight on Fraud

Related Topics

Identity Theft

Medicaid Fraud & Misuse

VA Benefits Fraud & Misuse

Someone You Know & Trust

Local and state agencies handle financial exploitation committed by people close to older adults, such as:

- Theft using ATM cards, checks, or taking cash or property
- Using the power of attorney to benefit oneself
- Forgery of a signature
- Unauthorized sales or changes to property titles or wills
- Avoiding a doctor's appointment to save the co-pay
- Threats if money is not handed over
- Signing over property under pressure

Report Abuse or Find Help Near You

What Happens Next?

- What happens next depends on the state where you live. Each state has its own set of rules.

- Check with the reporting agency for next steps.

Helpful Resources

Power of Attorney**

Understanding and selecting a financial power of attorney

Money Smart for Older Adults - Prevent Financial Exploitation

Protect Your Pocketbook – Tips to Avoid Financial Exploitation

WISER Nurse: Protecting your Mother from Financial Fraud and Abuse

Planning for diminished capacity and

Related Topics

Identity Theft

Social Security Fraud & Misuse

Medicaid Fraud

VA Benefits Fraud & Misuse

illness

Protect Yourself from Abuse, Neglect, and Exploitation

Managing Someone Else's Money

VA Benefits Fraud & Misuse

Veterans Affairs (VA) investigates reports of:

- Misuse of a beneficiary's VA benefits

Report Benefits Abuse to VA

Or call the VA fiduciary program toll free number **1-888-407-0144**,

Or the VA toll free number **1-800-827-1000**.

What Happens Next?

- VA fiduciary hubs review all claims of misuse.
- If misuse is likely, VA will work quickly to replace the fiduciary.
- The VA fiduciary hub will investigate and determine if misuse occurred.
- If misuse occurred, VA will work to make the beneficiary whole by reissuing the misused funds when it can.
- VA aggressively pursues debt collection of VA funds from misusing fiduciaries.
- If misuse occurred, VA provides the information to VA's Office of Inspector General to pursue a criminal investigation.

Helpful Resources

A Guide for VA Fiduciaries

Related Topics

VA Extended Care & Home Care Fraud

Identity Theft

Social Security Fraud & Misuse

VA Extended Care & Home Care Fraud

Veterans Affairs (VA) investigates claims of fraud, abuse, or neglect involving:

- Veteran residents of a VA nursing home
- Veterans receiving home care

E-mail Your Complaint to VHAPurchasedLTSSSuportGroup@va.gov

What Happens Next?

- The VA will review your E-mail.
- Depending on the nature of your complaint, the VA may refer the complaint to your state Attorney General's office for investigation and prosecution.

Helpful Resources

Geriatrics and Extended Care

Related Topics

Identity Theft

Medicaid Fraud

Social Security Fraud & Misuse