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# A Resource Guide for Elder Financial Exploitation Prevention and Response Networks

Office of Financial Protection for Older Americans



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# 1. Introduction

The widespread prevalence of elder financial exploitation destroys the financial security of millions of older Americans annually. In response to this crisis, hundreds of communities across the United States have created collaborative networks to protect their older residents. These networks, which often bring together key community stakeholders and resources, engage in varied activities designed to prevent, detect, and/or respond to elder financial exploitation.

To help elder financial protection networks around the country effectively protect older people in their communities, the Bureau of Consumer Financial Protection's (the Bureau) Office of Financial Protection for Older Americans provides this Resource

Guide.<sup>1</sup> The guide accompanies the Bureau's *Report and Recommendations: Fighting Elder Financial Exploitation through Community Networks*.<sup>2</sup> This Resource Guide serves as a unified collection of materials and tools for these important networks.

 You can read the findings and recommendations of our study at: [consumerfinance.gov/elder-protection-networks](https://consumerfinance.gov/elder-protection-networks)

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<sup>1</sup> This Resource Guide includes links or references to third-party resources or content that networks may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.

The Resource Guide covers the steps involved with starting a network, sources of funds and how networks in our study sustained themselves. In addition, the Resource Guide provides information on the traits of successful network coordinators, organizing effective meetings, and existing resources that may facilitate network activities such as education and case review.

Users of this Resource Guide should be mindful that contact and website information provided may change over time. This Resource Guide is not intended to provide legal advice or serve as a substitute for your own counsel. This guide may not cover all issues that may arise when starting and operating a network. If you have questions or concerns, consider seeking the guidance of the appropriate professional.

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<sup>2</sup> The Library of Congress' Federal Research Division helped the Bureau produce the report and resource guide.

## 2. Starting a network

Communities interested in starting a new network will find that there are a number of models that they can follow. Also, they will find that a network typically requires a significant investment in resources—chiefly time, but sometimes funding, too. In this section we provide a brief overview of existing models, and resources for starting a network.

### Models

Networks take on very different structures, perform different activities, and go by a variety of names. Yet two models of collaboration seem to dominate: multi-disciplinary teams (MDTs) and Triads.

- **Multi-Disciplinary Teams (MDTs)** provide resources, advice, and new perspectives to agencies such as adult protective services and law enforcement that bring complex abuse cases for review and consultation. Financial Abuse Specialist Teams (FASTs) and Forensic Centers (FCs) are specialized forms of multi-disciplinary team. FASTs and FCs are specifically known and studied for their work in responding to financial exploitation.
- **Triads** provide coordination between law enforcement, elder service professionals, and seniors in order to promote crime awareness and prevention.

**TABLE 1:** MAIN TYPES OF NETWORKS

	<b>Type of Network</b>		
	<b>Triads</b>	<b>MDTs</b> (Forensic Center, FAST)	<b>Other Networks</b>
Primary Activities	Training, education and awareness	Case review	Training, education and awareness; advocacy and systems change
Areas of Focus	Safety and crime prevention	Elder abuse, including financial exploitation	Varies
Strengths	Present in over 30 states, direct involvement of consumers	Multidisciplinary expertise, direct support to victims	Broad policy changes, stakeholder engagement
Typical Members	Law enforcement, senior services organizations	Adult protective services, law enforcement, area agencies on aging	Senior services organizations, community and advocacy groups, area agencies on aging
Geographic Focus	Town, City, County	City, County	All levels, including statewide

## Resources

Here we provide three resources to assist networks in getting started.



## Manuals

Manuals exist for various types of networks, including elder abuse forensic centers, elder death review teams, financial abuse specialist teams, coalitions, and Triads.

**TABLE 2:** LIST OF EXISTING REPLICATION MANUALS AND RESOURCES

Resource	Provider	Web Site
Creating an Elder Abuse Forensic Center: Philosophy into Action	University of California, Irvine, Center of Excellence on Elder Abuse	<a href="http://www.centeronelderabuse.org/EA_FC_manual.asp">http://www.centeronelderabuse.org/EA_FC_manual.asp</a>
Financial Abuse Specialist Team Information	Los Angeles County Area Agency on Aging Financial Abuse Specialist Team	<a href="http://www.preventelderabuse.org/communities/fast.html">http://www.preventelderabuse.org/communities/fast.html</a>
Financial Abuse Specialist Team Practice Guide	Santa Clara County Financial Abuse Specialist Team	<a href="https://www.sccgov.org/sites/ssa/daas/aps/Documents/fast_practice_guide.pdf">https://www.sccgov.org/sites/ssa/daas/aps/Documents/fast_practice_guide.pdf</a>  <a href="https://www.youtube.com/watch?v=eMsXVHwYfaU">https://www.youtube.com/watch?v=eMsXVHwYfaU</a>
Triad Program Manual	The National Association of Triads, Inc.	<a href="http://www.sheriffs.org/sites/default/files/uploads/TRIAD/NATI%20Manual-2012.pdf">http://www.sheriffs.org/sites/default/files/uploads/TRIAD/NATI%20Manual-2012.pdf</a>
Developing Effective Elder Justice Community Collaborations: Strategic Planning Workbook	Developed by Mary Lynn Kasunic for the National Committee for the Prevention of Elder Abuse	<a href="http://www.preventelderabuse.org/library/documents/NCPEATRAININGWORKBOOK-ForWebsite1-7-14.pdf">http://www.preventelderabuse.org/library/documents/NCPEATRAININGWORKBOOK-ForWebsite1-7-14.pdf</a>

## Peers

Network coordinators may share their own particular experiences with starting a network. The contact information for the networks we interviewed for our report is listed below.

**TABLE 3:** CONTACTS FOR TRIADS / SALT COUNCILS

Network / Location	Lead Organization	Contact
Broward County Triad, Fla.	Broward Sherriff's Office Youth & Neighborhood Services	Tel: 954-321-4100
Jefferson County Triad, Colo.	District Attorney's Office Crime Prevention Office	Tel: 303-271-6970 303-271-6980
Pickaway County Triad, Ohio	Pickaway Seniors and Law Enforcement Together Council	Tel: 740-601-0632
St. Tammany SALT Council, La.	St. Tammany Triad	Tel: 985-809-5450 985-705-9252 E-Mail: info@STSALT.ORG
Virginia TRIAD Programs and	Office of the Attorney General Community Outreach	Tel: 904-786-1088 E-Mail: seniors@oag.state.va.us

**TABLE 4:** CONTACTS FOR MULTIDISCIPLINARY TEAMS / FINANCIAL ABUSE SPECIALIST TEAMS

Network / Location	Lead Organization	Contact
Collaboration Against Abuse, Neglect and Exploitation, Ohio	Collaboration Against Abuse, Neglect and Exploitation	Tel: 937-225-6045 937-225-4948
Elder Abuse Law Enforcement Collaboration, Hawaii	Hawaii County, Elder Abuse Prosecution and Prevention Unit	Tel: 808-934-3461
Fairfield County Elder Abuse Interdisciplinary Team, Ohio	Fairfield County Dept. of Job and Family Services, Adult Protective Services	Tel: 740-652-7701
Houston FAST	BBB Education Foundation	Tel: 713-341-6141



<b>Network / Location</b>	<b>Lead Organization</b>	<b>Contact</b>
Illinois FAST	Age Options, Inc.	Tel: 708–383–0258 E-Mail: information@ageoptions.org
Los Angeles FAST	WISE & Healthy Aging- Elder Abuse Prevention and Ombudsman Services	Tel: 310–394–9871
Oklahoma County Coalition Against Financial Exploitation of the Elderly	Oklahoma Dept. of Human Services, Adult Protective Services	Tel: 405–522–0038
Orange County EDRT, Calif.	University of California, Irvine School of Medicine, Center of Excellence on Elder Abuse & Neglect	Tel: 714–456–5530 E-Mail: centeronelderabuse@uci.edu

**TABLE 5:** CONTACTS FOR OTHER NETWORKS AND COALITIONS

<b>Network / Location</b>	<b>Lead Organization</b>	<b>Contact</b>
Colorado Coalition for Elder Rights and Abuse Prevention	Colorado Coalition for Elder Rights and Abuse Prevention	E-Mail: info@ccerap.org
The District’s Collaborative Training and Response for Older Victims, Washington, D.C.	Network for Victim Recovery of D.C.	Tel: 202–742–1727 E-Mail: info@nvrdc.org
Elder Financial Protection Network, Calif.	Elder Financial Protection Network	Tel: 415–956–5556
Northeast Kingdom Vulnerable Adult Action Coalition, Vt.	Area Agency on Aging for Northeast Vermont	Tel: 800–642–5119
Southern Crescent Coalition Against Abuse and Neglect, Ga.	Agency on Aging for the Three Rivers Region	Tel: 678–692–0510

## Technical Assistance

National organizations, such as those listed below, can provide technical assistance and training resources to guide networks in starting up and improving themselves and their activities.

### **NATI**

#### **National Association for Triads, Inc**

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- Tel: 703–836–7827
- E-Mail: [nati@sheriffs.org](mailto:nati@sheriffs.org)
- Web Site: <http://www.sheriffs.org/contact-us>

### **NCEA**

#### **National Center on Elder Abuse**

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- Tel: 855–500–3537
- Web Site: <https://ncea.acl.gov/connectwithus/index.html>

### **NCPEA**

#### **National Committee for the Prevention of Elder Abuse**

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- Tel: 202–464–9481
- E-Mail: [info@preventelderabuse.org](mailto:info@preventelderabuse.org)
- Web Site: <http://www.preventelderabuse.org/contact>

# 3. Coordinators

Members of the networks in our study stated that the coordinator’s role is a critical element of the network’s effectiveness. We have identified the traits we heard are essential for successful coordinators, regardless of the type of network. We’ve also highlighted information on coordinators in existing manuals on specific types of networks.

## Traits of Successful Coordinators

Based on our interviews with network coordinators and members, as well as the discussions of coordinators in network manuals, we have identified a few skills that we heard coordinators should have and why such skills are valuable:

- ✓ **Networking skills** can give coordinators the clout and credibility to recruit and orient appropriate team members.
- ✓ **Administrative skills** can enable coordinators to plan all aspects of network meetings, including finding a location, sending out meeting announcements and agendas, arranging speakers, producing minutes, and taking care of follow-up business.
- ✓ **Facilitation skills** can provide coordinators with the necessary understanding of group dynamics and the ability to draw team members into discussions and make them feel that all opinions are welcome and respected.

# Coordinating meetings

Coordinating meetings is one of the most important responsibilities of a network coordinator. At meetings, members interact, coordinate case response, and find value in collaboration. Here are some lessons from coordinators:

Questions	Considerations
○ <b>Is the location accessible to all network members?</b>	<p>Face-to-face meetings are desirable, but not always feasible. Take into account the following issues when choosing a location:</p> <ul style="list-style-type: none"> <li>• Convenience for members: Consider the time and resources needed to get there.</li> <li>• Parking costs.</li> <li>• Accessibility for everyone, especially members and/or clients with disabilities.</li> </ul>
○ <b>Is there an alternative way for members to participate without being physically present?</b>	<p>Use alternative ways of participating, like teleconferencing or videoconferencing services, such as Skype.</p>
○ <b>Is the scheduled meeting time convenient?</b>	<p>Take into account rush hour, members' other commitments, etc.</p> <p>Consider other potential barriers such as religious holidays, work schedules, and time differences.</p>
○ <b>Is the agenda inclusive?</b>	<p>Select topics/cases in which all participants can have a say.</p>
○ <b>If the network does case review, are there protocols for discussing cases without breaching confidentiality or the victims' privacy?</b>	<p>Decide whether to have a separate case review meeting after a general meeting or to have an inclusive case review meeting.</p> <p>Ensure that individuals referring cases for review believe that the confidentiality of their client(s) is protected.</p> <p>Use privacy/confidentiality agreements (see some samples of privacy and confidentiality agreements below).</p>
○ <b>Does the meeting allocate enough time to satisfy the needs of the network and its members?</b>	<p>Ensure there is sufficient time for all members to participate fully.</p> <p>Include time to discuss new issues/business.</p> <p>Consider allocating a few minutes for networking.</p>

# More information about coordinators' roles and responsibilities

This table shows specific subsections in existing manuals that discuss coordinators' roles and responsibilities.

**TABLE 6:** RESOURCES FOR COORDINATORS IN EXISTING REPLICATION MANUALS

Network Type	Manual	Web Site	Relevant Content
Elder Abuse Forensic Center	<b>Creating an Elder Abuse Forensic Center: Tools for Your Community</b> (University of California, Irvine, Center of Excellence on Elder Abuse)	<a href="http://www.centeronelderabuse.org/docs/CoordinatorJobDescr.pdf">http://www.centeronelderabuse.org/docs/CoordinatorJobDescr.pdf</a>	Appendix J: Forensic Center Coordinator Job Description Highlights, p. 87.
Financial Abuse Specialist Team	<b>Financial Abuse Specialist Team Information</b> (Los Angeles County Area Agency on Aging Financial Abuse Specialist Team)	PDF is available upon request.  WISE Senior Services 1527 Fourth Street, Ste 250 Santa Monica, CA 90401 (310) 394-9871	These sections: Determine Who Will Coordinate the FAST; Coordinating the FAST; Appendix: FAST Coordinator Job Description.
Coalition	<b>Developing Effective Elder Justice Community Collaborations: Strategic Planning Workbook</b> (Developed by Mary Lynn Kasunic for the National Committee for the Prevention of Elder Abuse)	<a href="http://www.preventelderabuse.org/library/documents/NCPEATRAININGWORKBOOK-ForWebsite1-7-14.pdf">http://www.preventelderabuse.org/library/documents/NCPEATRAININGWORKBOOK-ForWebsite1-7-14.pdf</a>	Step 5: Establish Effective Leadership, pp. 32–35, 38 (form).
Triad	<b>Triad Program Manual</b> (The National Association of Triads, Inc.)	<a href="http://www.sheriffs.org/sites/default/files/uploads/TRIAD/NATI%20Manual-2012.pdf">http://www.sheriffs.org/sites/default/files/uploads/TRIAD/NATI%20Manual-2012.pdf</a>	S.A.L.T. Council Meetings: Who Chairs?, p. 8.

# 4. Network members

Key partners for many networks include Adult Protective Services, law enforcement, local Area Agencies on Aging, financial institutions, long term care ombudsman, and district attorneys.

The networks we studied considered law enforcement agencies to be key members because of their critical roles in responding to elder abuse. Yet many networks also reported that the absence of law enforcement personnel at meetings was an issue. In addition to law enforcement, some networks considered financial institutions to be key members because of their expertise and opportunity often to see evidence of the exploitation as it occurs.

**Replication tip:** Counties are a good geographic level for collaboration. Most Area Agencies on Aging, Adult Protective Services, District Attorney and Sherriff's offices operate at the county level.

## Finding key partners

The following table provides links to websites that provide contact information for local, regional and state entities to help networks seeking such partners.

TABLE 7: FINDING YOUR COMMUNITY PARTNERS

Partner(s)	Directory	Website
Adult Protective Services	Get Help—APS Map (National Adult Protective Services Association)	<a href="http://www.napsa-now.org/get-help/help-in-your-area/">http://www.napsa-now.org/get-help/help-in-your-area/</a>
Law Enforcement	Law Enforcement Agencies (GoLawEnforcement.com)	<a href="http://www.golawenforcement.com/LawEnforcementAgencies.htm">http://www.golawenforcement.com/LawEnforcementAgencies.htm</a>

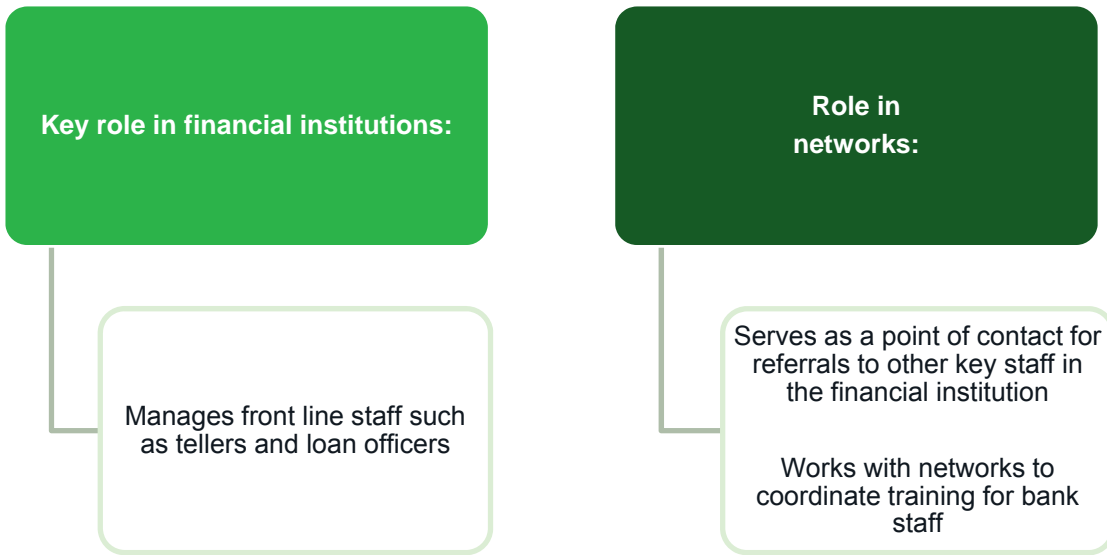
Area Agencies on Aging	Eldercare Locator (U.S. Dept. of Health and Human Services, Administration on Aging)	<a href="http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx">http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx</a>
Banks	American Bankers Association	<a href="http://www.aba.com/advocacy/pages/statesites.aspx">http://www.aba.com/advocacy/pages/statesites.aspx</a>
Credit Unions	Credit Union National Association	<a href="http://www.cuna.org/Webassets/Pages/Content.aspx?id=44217">http://www.cuna.org/Webassets/Pages/Content.aspx?id=44217</a>
Ombudsman Offices	National Long-Term Care Ombudsman Resource Center (National Consumer Voice for Quality Long-Term Care)	<a href="http://theconsumervoice.org/get_help">http://theconsumervoice.org/get_help</a>

## Key people in financial institutions

Networks that engaged with financial institutions typically engaged with individuals in key positions at the bank and credit union. Here is a quick summary of those positions and their involvement on issues related to elder financial exploitation. In addition, some financial institutions now have specialized teams that focus on elder financial exploitation and those team members may be excellent contacts for networks, regardless of their title within the institution.

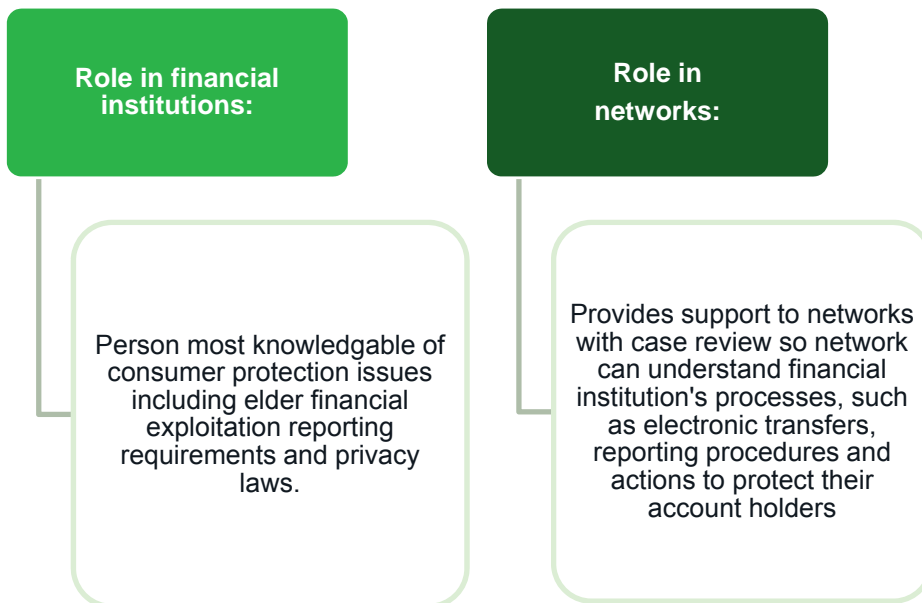
### **BRANCH MANAGER**

In addition to overseeing the daily operation of a branch's lending, sales, and customer service, the branch manager also oversees the branch's safety and security operations. Managers are usually the first point of contact for referrals to other key staff in the financial institution. When a financial institution participates in a network, the branch manager also may work with networks to coordinate training for bank staff.



**COMPLIANCE OFFICER**

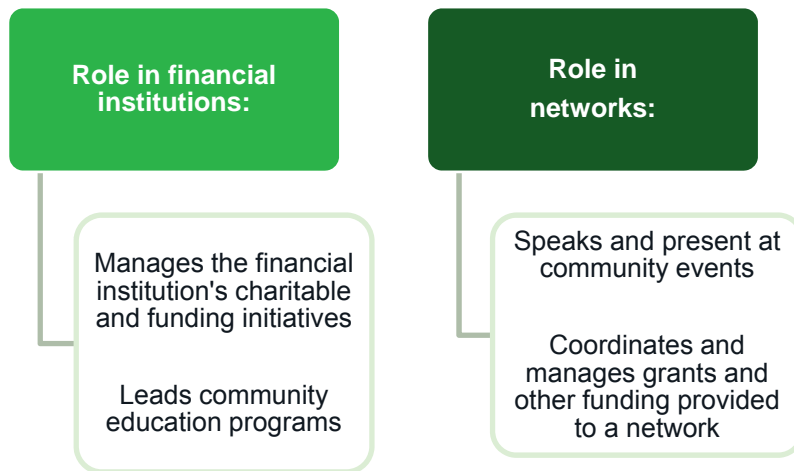
Compliance officers are responsible for implementing and managing the financial institution’s compliance with laws, regulations, policies and procedures. When a financial institution chooses to participate in a network, the compliance officer may provide support to the network with case review so that the network can understand the financial institution's processes, such as electronic transfers, reporting procedures and actions to protect their account holders.





## COMMUNITY OUTREACH/EDUCATION/PUBLIC AFFAIRS SPECIALIST

Community outreach and education specialists lead and/or conduct many of the financial institution's efforts to educate the general public and account holders on topics such as savings and safe banking. They also lead the financial institution's financial education and literacy programs. This position may not exist in all financial institutions or may be based in the charitable arm of the financial institution. When a financial institution chooses to participate in a network, the outreach and education specialists speak and present at community events and often coordinate and manage grants and other funding provided to a network.



## OTHER STAFF

Other potential staff includes security officers, training officers, and legal counsel. Depending on the size of the institution, some positions may be located at a regional office.

# 5. Funding and sustainability

Networks often attributed successful start-up, sustainability and growth to funding. In this section, we list common sources of start-up funding that networks reported and ways in which networks have successfully sustained their efforts.

## Common sources of funding

The following table provides examples of typical sources of funding for networks. The table shows the types of activities and personnel they support, and grantees included in our study that were supported by these sources.

**TABLE 8:** CURRENT AND PAST FUNDERS OF NETWORKS

Funder	Types of Activities/ Staff Funded	Networks that Received Funding
Federal (Department of Justice)	Coordinators' time.  Victims support services.	Communities Against Senior Exploitation (CASE) Partnership, Denver  Elder Abuse Law Enforcement Collaboration, Hawaii  Jefferson County Triad, Colo.  The District's Collaborative Training and Response for Older Victims, Washington, D.C.
Foundations	Website assistance.  Start-up grants.	Colorado Coalition for Elder Rights and Abuse Prevention (CCERAP)

		Oregon's Retiree Response Technical Team
Financial institutions' foundations	Website assistance.	Colorado Coalition for Elder Rights and Abuse Prevention (CCERAP)
	Coordinators' time.	Illinois FAST
Financial Institutions	Community education.	Elder Financial Protection Network, Calif.
	Sponsoring elder abuse events.	Collaboration Against Abuse, Neglect and Exploitation, Ohio

## Sustained staffing

The most common way networks have been able to sustain their efforts over time is by finding a home for their network coordinator. Their home organizations allow coordinators to devote all or a portion of their time to the network's efforts. The table below shows the name and type of organization in which the networks that we interviewed have housed their coordinators.

**TABLE 9:** ORGANIZATIONS WHERE COORDINATORS ARE TYPICALLY BASED

Network	Coordinator's Home	Non-Profit	Government	University
Collaboration Against Abuse, Neglect and Exploitation, Ohio	Montgomery County Dept. of Job and Family Services, Adult Protective Services		X	
The District's Collaborative Training and Response for Older Victims, Washington, D.C.	Network for Victim Recovery of D.C.	X		
Division of Aging and Adult Services Collaboration with the Credit Union, N.C.	North Carolina State Employees Credit Union & North Carolina Dept. of Health and Human Services, Division of Aging and Adult Services	X	X	
Elder Abuse Law Enforcement Collaboration, Hawaii	Office of the Prosecuting Attorney, Hawaii County		X	

Fairfield County Elder Abuse Interdisciplinary Team, Ohio	Fairfield County Dept. of Job and Family Services, APS			X
Houston FAST	BBB Education Foundation	X		
Illinois FAST	Age Options, Inc.	X		
Jefferson County Triad, Colo.	District Attorney's Office, Golden, Colo.			X
Los Angeles FAST	WISE & Healthy Aging	X		
New York City Elder Abuse Network	Weinberg Center for Elder Abuse Prevention, Hebrew Home at Riverdale & New York State Unified Court System, Office of Court Administration	X		X
Northeast Kingdom Vulnerable Adult Action Coalition, Vt.	Northeast Kingdom Council on Aging	X		
Oklahoma County Coalition Against Financial Exploitation of the Elderly	Oklahoma Dept. of Human Services, Adult Protective Services			X
Orange County EDRT, Calif.	University of California, Irvine			X
Southern Crescent Coalition Against Abuse and Neglect, Ga.	Three Rivers Regional Commission*	X		
Virginia TRIAD	Office of the Attorney General, Richmond, Va.			X

\* A quasi-governmental entity.

# 6. Activities

Consumer and professional education was the most common activity undertaken by the networks in our study. Case review was the second most common activity performed by those networks.

## Education

Networks that conduct educational activities take advantage of a variety of free resources to educate and train the public as well as professionals.

### Free resources for public education

Money Smart for Older Adults  
(Bureau of Consumer Financial Protection and Federal Deposit Insurance Corporation)



*Money Smart for Older Adults* is an instructor-led training module that teaches older adults and their caregivers about how to prevent elder financial exploitation and encourages advance planning and informed financial decision-making.

- <https://www.fdic.gov/consumers/consumer/moneysmart/OlderAdult.html> (English)

- <https://www.fdic.gov/consumers/consumer/moneysmartsp/mayores.html> (Spanish)

Single and bulk printed copies of Money Smart for Older Adults can be ordered at <http://promotions.usa.gov/CFPBpubs.html#special>

### Pass It On (Federal Trade Commission)



The Pass It On fraud education campaign is aimed at active older Americans and covers financial scams.

- <http://www.consumer.ftc.gov/features/feature-0030-pass-it-on> (English)
- <http://www.consumidor.ftc.gov/destacado/destacado-s0030-pasalo> (Spanish)

## Free Resources for Professional Education and Training

The list below includes free educational resources for professional training and education, including some specifically tailored for law enforcement, case workers, and financial institutions currently used by many of the networks that we interviewed.

TABLE 10: PROFESSIONAL EDUCATION AND TRAINING PROGRAMS AND RESOURCES

Resource (Provider)	Description	How to get it
<b>At-Risk Adult Crime Tactics (ACT) Course</b> (Forensics Special Investigation Unit, Ga.)	This course is a two-day certified training that is designed to increase the awareness of first and second responders to at-risk adult abuse, neglect, and exploitation. The Forensics Special Investigation Unit in Georgia conducts the training. Credits are approved for police officers, emergency medical services, and continuing legal education. Law enforcement agencies sponsor ACT certification classes.	Reference Guides and the Specialist Certification are available upon request from the Georgia Dept. of Human Services.  Tel: 866-552-4464

**At-Risk Adult Training Curriculum** (The Financial Services Roundtable and BITS)

This program by the Financial Services Roundtable and BITS, the roundtable's technology policy division, provides a general overview for financial institutions that are developing internal training programs for front-line staff and fraud investigators.

<http://fsroundtable.org/wp-content/uploads/2015/09/BITS-Roundtable-At-Risk-Adult-Training-Curriculum-Jan-2013.pdf>

E-Mail: [bits@fsround.org](mailto:bits@fsround.org)

**Legal Issues Related to Elder Abuse: Guides for Law Enforcement** (American Bar Association, Commission on Law and Aging)

The American Bar Association, Commission on Law and Aging's Pocket Guide provides brief explanations of legal concepts, documents, and tools to remedy elder abuse and issues and actions that justice system professionals should consider if they suspect elder abuse has occurred.

[http://www.americanbar.org/groups/law\\_aging/resources/elder\\_abuse/legal\\_issues\\_related\\_to\\_elder\\_abuse\\_guides.html](http://www.americanbar.org/groups/law_aging/resources/elder_abuse/legal_issues_related_to_elder_abuse_guides.html)

The Desk Guide provides more information about some of the topics covered in the Pocket Guide and additional resources, including tips for communicating with older adults, differences between civil and criminal courts, and entities that may be involved with elder abuse victims or perpetrators.

E-Mail: [aging@americanbar.org](mailto:aging@americanbar.org)

**Preventing Elder Financial Exploitation: How Banks Can Help** (Oregon Bankers Association [OBA])

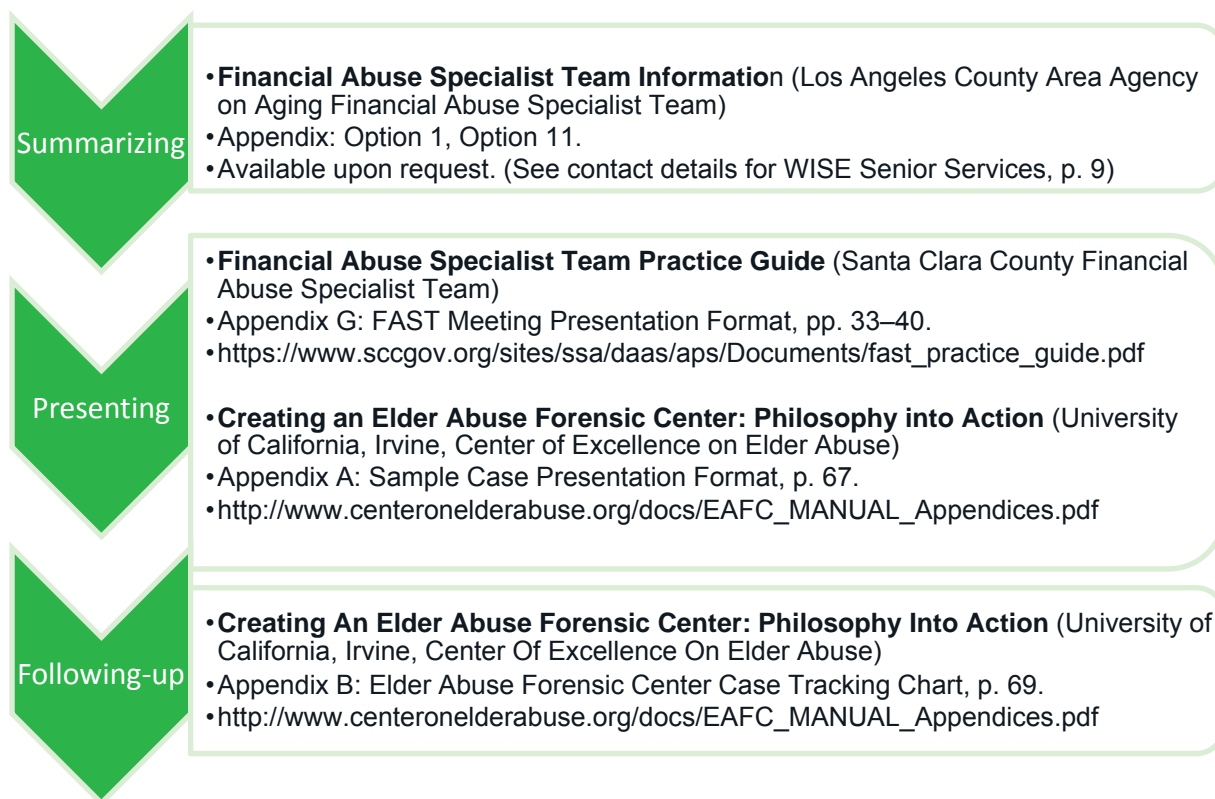
The OBA Elder Financial Exploitation Project is a nationally recognized and replicated program. The project's toolkit includes a training manual and a DVD with information for bank personnel about how to recognize and report possible elder financial exploitation. The DVD contains scenarios that are based on actual events experienced by OBA members.

[http://www.oregonbankers.com/uploads/5/1/5/1/51510679/2013\\_elder\\_abuse\\_manual\\_-\\_web\\_version\\_-\\_final.pdf](http://www.oregonbankers.com/uploads/5/1/5/1/51510679/2013_elder_abuse_manual_-_web_version_-_final.pdf)

# Case Review

We reviewed existing manuals for sample documents that networks can use to summarize, present, discuss, track, and follow-up on cases. We provide sample documents for case reviews that focus solely on financial exploitation and for cases involving multiple forms of elder abuse.

FIGURE 1: RESOURCES FOR CASE REVIEW



## Privacy and Confidentiality

Networks in the study stated that they benefit from the ability to discuss cases, make recommendations for case resolutions, or refer cases to the appropriate authorities. The issue of privacy is vital in these processes and networks must take it very seriously. Networks that often engage in case review have developed protocols for client privacy and confidentiality. The following table provides some examples of these protocols.



**TABLE 11: SAMPLES OF PRIVACY AND CONFIDENTIALITY AGREEMENTS**

<b>Resource (Provider)</b>	<b>Website</b>	<b>Sample Forms</b>
<b>Creating an Elder Abuse Forensic Center: Tools for Your Community</b> (University of California, Irvine, Center of Excellence on Elder Abuse)	<a href="http://www.centeronelderabuse.org/docs/ConfidentialityStatement.pdf">http://www.centeronelderabuse.org/docs/ConfidentialityStatement.pdf</a>	Appendix F: Confidentiality Statement, p. 79.
<b>Creating an Elder Abuse Forensic Center: Tools for Your Community</b> (University of California, Irvine, Center of Excellence on Elder Abuse)	<a href="http://www.centeronelderabuse.org/docs/GuestPolicy.pdf">http://www.centeronelderabuse.org/docs/GuestPolicy.pdf</a>	Appendix G: Guest Policy, p. 81.
<b>Elder Abuse Fatality Review Teams: A Replication Manual</b> (American Bar Association, Commission on Law and Aging)	<a href="http://apps.americanbar.org/agin/publications/docs/fatalitymanual.pdf">http://apps.americanbar.org/agin/publications/docs/fatalitymanual.pdf</a>	Appendix F: Team Confidentiality Practices Chart & Team Confidentiality Forms, pp. 108–16.
<b>Financial Abuse Specialist Team Information</b> (Los Angeles County Area Agency on Aging Financial Abuse Specialist Team)	PDF is available upon request. WISE Senior Services 1527 Fourth Street, Ste 250 Santa Monica, CA 90401 (310) 394-9871	Appendix: Memorandum of Understanding (consultants).
<b>Financial Abuse Specialist Team Information</b> (Los Angeles County Area Agency on Aging Financial Abuse Specialist Team)	PDF is available upon request. WISE Senior Services 1527 Fourth Street, Ste 250 Santa Monica, CA 90401 (310) 394-9871	Appendix: Agreement of Confidentiality (guests).

# 7. Resources from the Bureau

The Bureau Office of Financial Protection for Older Americans has created a number of resources to help communities fight financial exploitation. These resources include guides for consumers and financial caregivers that networks can distribute in their communities. They also include manuals and reports for professionals who detect, report and respond to elder financial exploitation.

## For older adults and their caregivers

### Managing Someone Else's Money

Millions of Americans are managing money or property for a loved one who is unable to pay bills or make financial decisions. To help financial caregivers, the Bureau released four easy-to-understand guides for:

#### **1. AGENTS UNDER A POWER OF ATTORNEY**

This guide helps family members and others understand their role as an agent under a power of attorney. It provides tips on making financial decisions for someone else as well as protecting assets from fraud and scams.

[http://files.consumerfinance.gov/f/201310\\_cfpb\\_lay\\_fiduciary\\_guides\\_agents.pdf](http://files.consumerfinance.gov/f/201310_cfpb_lay_fiduciary_guides_agents.pdf)

#### **2. COURT-APPOINTED GUARDIANS AND CONSERVATORS**

This guide helps family members and others understand their role as a court-appointed guardian of the property or conservator. It provides tips on making financial decisions for someone else as well as protecting assets from fraud and scams.

[http://files.consumerfinance.gov/f/201310\\_cfpb\\_lay\\_fiduciary\\_guides\\_guardians.pdf](http://files.consumerfinance.gov/f/201310_cfpb_lay_fiduciary_guides_guardians.pdf)

### **3. TRUSTEES UNDER A LIVING TRUST**

This guide helps family members and others understand their role as a trustee. It provides tips on making financial decisions for someone else as well as protecting assets from fraud and scams.

[http://files.consumerfinance.gov/f/201310\\_cfpb\\_lay\\_fiduciary\\_guides\\_trustees.pdf](http://files.consumerfinance.gov/f/201310_cfpb_lay_fiduciary_guides_trustees.pdf)

### **4. REPRESENTATIVE PAYEES / VA FIDUCIARIES**

This guide helps family members and others understand their role when a government agency names them to manage someone else's benefit payment or pension. It provides tips on making financial decisions for someone else as well as protecting assets from fraud and scams.

[http://files.consumerfinance.gov/f/201310\\_cfpb\\_lay\\_fiduciary\\_guides\\_representative.pdf](http://files.consumerfinance.gov/f/201310_cfpb_lay_fiduciary_guides_representative.pdf)

For state-specific Managing Someone Else's Money guides for Florida, Oregon and Virginia see:

[consumerfinance.gov/managing-someone-elses-money/](http://consumerfinance.gov/managing-someone-elses-money/)

You have the right to be free from scams (10x14 placemat)

Placemat with consumer protection tips. For use in meal delivery services or congregate care facilities or to share with friends and family.

[http://files.consumerfinance.gov/f/documents/201605\\_cfpb\\_meals-on-wheels-placemat.pdf](http://files.consumerfinance.gov/f/documents/201605_cfpb_meals-on-wheels-placemat.pdf)

Planning for diminished capacity and illness

Consumer advisory and investor bulletin to help consumers understand the potential impact of diminished capacity on their ability to make financial decisions and to encourage them to plan for possible diminished financial capacity well before it happens.

[http://files.consumerfinance.gov/f/201505\\_cfpb\\_consumer-advisory-and-investor-bulletin-planning-for-diminished-capacity-and-illness.pdf](http://files.consumerfinance.gov/f/201505_cfpb_consumer-advisory-and-investor-bulletin-planning-for-diminished-capacity-and-illness.pdf)

## For professionals

### Protecting residents from financial exploitation — A manual for assisted living and nursing facilities

This manual helps staff of long-term care facilities prevent, recognize, and report elder financial exploitation. The guide features a detailed list of warning signs of financial abuse and a model protocol that facilities can use to protect older adults. Family caregivers and service providers can learn about preventing financial exploitation of vulnerable older facility residents.

[http://files.consumerfinance.gov/f/201406\\_cfpb\\_guide\\_protecting-residents-from-financial-exploitation.pdf](http://files.consumerfinance.gov/f/201406_cfpb_guide_protecting-residents-from-financial-exploitation.pdf)

### Managing Someone Else's Money – Tips and templates for replication

The Bureau is creating state-specific Managing Someone Else's Money guides for six states - Arizona, Florida, Georgia, Illinois, Oregon and Virginia. For professionals in the other 44 states and the territories, this pamphlet explains how to adapt the guides for your state in ten easy steps. Templates in Word format expedite the adaptation process.

<http://www.consumerfinance.gov/managing-someone-elses-money/>

## For financial institutions

### Gramm-Leach-Bliley Act Interagency Guidance on Reporting Financial Abuse of Older Adults

Guidance for banks and other financial services providers clarifying that reporting suspected elder financial exploitation to appropriate authorities does not generally violate the privacy provisions of the Gramm-Leach-Bliley Act, a federal law.

[http://files.consumerfinance.gov/f/201309\\_cfpb\\_elder-abuse-guidance.pdf](http://files.consumerfinance.gov/f/201309_cfpb_elder-abuse-guidance.pdf)

## Recommendations and report for financial institutions on preventing and responding to elder financial exploitation

Advisory and report for banks and credit unions on how they can better protect older consumers from financial abuse.

[http://files.consumerfinance.gov/f/201603\\_cfpb\\_recommendations-and-report-for-financial-institutions-on-preventing-and-responding-to-elder-financial-exploitation.pdf](http://files.consumerfinance.gov/f/201603_cfpb_recommendations-and-report-for-financial-institutions-on-preventing-and-responding-to-elder-financial-exploitation.pdf)