

MANAGING SOMEONE ELSE'S MONEY

Help for court-appointed conservators in Virginia

About the Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau, or the CFPB, is focused on making markets for consumer financial products and services work for families – whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products. We empower consumers to take more control over their financial lives.

The CFPB Office for Older Americans is the only federal office dedicated to the financial health of Americans age 62 and over. Along with other agencies, the Office works to support sound financial decision-making and to prevent financial exploitation of older adults. To help people (including family members) with legal authority to handle an older person’s money, the Office contracted and worked closely with the American Bar Association Commission on Law and Aging to prepare this guide.

Though the guide was developed by the ABA Commission, it is not intended to provide legal advice or serve as a substitute for your own legal counsel. If you have questions or concerns, we recommend that you seek the guidance of the appropriate legal professional.

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Why read this guide?

Like many people, you may never have been a conservator of someone else's property before. That's why we created *Managing someone else's money: Help for court-appointed conservators in Virginia*. This guide will help you understand what you can and cannot do in your role as a **conservator**. In that role, you are a **fiduciary**. For this guide, a fiduciary is anyone named to manage money or property for someone else. You'll find brief tips to help you avoid problems and resources for finding more information.

This guide is for family and friends serving as a conservator, not for professionals or organizations. The guide does not give you legal advice. Talk to a lawyer if you have questions about your duties. Also, you can refer to *You've been appointed: information for Virginia guardians and conservators* by the Supreme Court of Virginia, vacourts.gov/courts/circuit/resources/guardian_conservator_pamphlet.pdf.

If you want to learn about how to become a conservator, this guide is not designed for you. Talk to a lawyer or learn more about conservatorship from the Virginia Access to Justice Commission at selfhelp.vacourts.gov/node/19/guardianship-conservatorship.

What is a fiduciary?

Since you have been named to manage money or property for someone else, you are a **fiduciary**. The law requires you to manage Martin's money and property for HIS benefit, not yours. It does not matter if you are managing a lot of money or a little. It does not matter if you are a family member or not.

The role of a fiduciary carries with it legal responsibilities. When you act as a fiduciary for Martin, you have four basic duties that you must keep in mind:

1. Act only in Martin's best interest.
2. Manage Martin's money and property carefully.
3. Keep Martin's money and property separate from yours.
4. Keep good records.

As a fiduciary, you must be trustworthy, honest, and act in good faith. If you do not meet these standards, you could be removed as a fiduciary, sued, or have to repay money. It is even possible that the police or sheriff could investigate you and you could go to jail. **That's why it's always important to remember: It's not your money!**

Conservator questions and answers

What is a conservator?

A **conservator** is someone the court names to manage money and property for someone else whom the court has found cannot manage it alone.

Sometimes a conservator is also appointed as **guardian**. A guardian makes Martin's health care and other personal decisions. Sometimes a different person is appointed to be the guardian, or Martin himself may still be able to make these personal decisions.

This guide only covers duties of the conservator.



Different types of fiduciaries exist

In your role as guardian of property, you may act as or deal with other types of fiduciaries. These may include:

Trustees under a revocable living trust—someone names them to manage money and property.

Representative payees or, for veterans, VA fiduciaries—a government agency names them to manage government money that is paid to someone. (In this guide, VA refers to the U.S. Department of Veterans Affairs and not to Virginia.)

Agents under a power of attorney—someone names an agent to manage their money and property in case they are not able to do it.

Other guides explaining the duties of these fiduciaries are at [consumerfinance.gov/msem](https://www.consumerfinance.gov/msem).

What are your responsibilities as a conservator?

As conservator, you have a double duty—both to Martin, the person you are serving, and to the court.

DUTY TO MARTIN

You must always keep Martin’s best interests in mind. In managing his money, you must act for his good and not for your own good. Involve Martin in decisions as much as possible.

DUTY TO THE COURT

You are an agent of the court. The court has trusted you. You must report regularly and be ready to answer any questions. In Virginia, the judge appoints an attorney as Commissioner of Accounts to supervise fiduciaries. You have a duty to report to the Commissioner of Accounts. The court will tell you who the Commissioner of Accounts is in your area.

When do your responsibilities end?

Your responsibilities as Martin’s conservator last until the court relieves you of your duties. The court may do this because someone else has been appointed, Martin has died, or Martin no longer needs a conservator.



Don’t expect others to know what a conservator is or does.

They may not understand that you have been appointed by the court. They may think you have more authority or less authority than you really have. You may need to educate them. You could show them this guide and a copy of the court order appointing you.

Four basic duties of a fiduciary

Duty 1 | Act only in Martin's best interest

Because you are dealing with Martin's money and property, your duty is to make decisions that are best for him. This means you must ignore your own interests and needs, or the interests and needs of other people.

To help act in Martin's best interest, follow these guidelines:

- **Read the court order.** Your powers and duties as Martin's conservator are written in Virginia law. They also may be written in the court order that appointed you. Some court orders may be detailed, while others may be very general. Read the court order closely, and talk to a lawyer if you don't understand it. Ask questions and learn all you can about what you should do—and what you should not do.
- **Do what the court order says—and don't do what it says you should not do.** It is important that you not act beyond what the law and the court order allow, and that you carry out the basic tasks necessary. Your powers may be limited to certain actions or certain amounts of money. You may need to get the court to approve other actions. Even if you have the best intentions, follow the court order.
- **As much as possible, involve Martin in decisions.** Many things can affect your decisions. For example, you might feel pressure from others. Martin's abilities to make decisions might change from time to time, or maybe Martin was never able to make decisions about his money and property. Consider these three steps:
 - **First, ask Martin what he wants.** He may be able to decide some things. If so, take this into account, especially if it is similar to his thinking in the past and the risk of harm to him is not unreasonable. For example, if Martin wants to handle money, see if he can manage a small bank account or a monthly cash allowance. Doing this will let him be in charge of a set amount, and you will limit the risk to that amount.

check with the Commissioner of Accounts, and carefully document how much time you spend and what you do.

To avoid any surprises or misunderstandings, tell family about your fees when you begin your duties as a conservator. If you charge fees, charge fees that are reasonable. Don't charge for things you do that are not specifically as conservator. For instance, don't charge fees if you shop for Martin or personally make home repairs. If necessary, you can pay someone else at a lower rate for these tasks and document the expenses.

Duty 2 | Manage Martin's money and property carefully

As Martin's conservator, you might pay bills, oversee bank accounts, or pay for things he needs. You might also make investments, pay taxes, collect rent or unpaid debts, get insurance if needed, cancel any unneeded insurance, and do other things in the court order. Your authority is limited to financial decisions, so work with Martin or any other decision-makers on choices important to Martin.

You have a duty to manage Martin's money and property very carefully. Use good judgment and common sense. As a fiduciary, you must be even more careful with Martin's money than you might be with your own!

Follow these guidelines and strictly follow the court's procedures:

- **Make an inventory.** To make careful decisions, you need to know what Martin owns and owes. To make a proper inventory, you must find and list for the court all of Martin's income and property, as well as any debts or legal claims against his properties (called liens). The clerk of the court or the Commissioner of Accounts will give you a form and a deadline for making the inventory—usually 4 months after your appointment. To avoid any risk to Martin's money and property, you must make the inventory as quickly as possible.



Tips for making an inventory

Don't leave anything out.

Even if you know Martin wants you to have certain things and says so in his will, list them in the inventory. A proper inventory lists everything according to the court's rules. Do not decide that some things should not be listed.

Search carefully. Look carefully to find everything Martin owns. Search his mail and home. Look for real estate by talking to family or advisors and looking through land records. Track down letters from creditors to find unpaid debts. Take valuable items to an appraiser.

Verify if necessary. It is a good idea to have someone else check the list, especially if family might argue over Martin's money and property.

An inventory may include all kinds of property. Your list might include:

- Checking and savings accounts;
 - Cash;
 - Pension, retirement, annuity, rental, public benefit, or other income;
 - Real estate;
 - Cars and other vehicles;
 - Insurance policies;
 - Trusts for which Martin is a beneficiary;
 - Stocks and bonds;
 - Jewelry, furniture, and any other items of value; and
 - Unpaid credit card bills and other outstanding loans.
- **File the inventory with the Commissioner of Accounts.** Keep a copy of the inventory for your records and file it with the court by the due date. Be ready to share it with family listed with the court as interested parties. It is a good practice to review the inventory with a lawyer before you file it.
 - **The court will probably require you to buy a bond.** A bond is a special type of insurance policy so the court can make sure you carry out your duties. If you fail in your duties and, as a result, Martin's money is lost or stolen, the bonding company will pay the money back to Martin. Then the company will try to collect the money from you, along with their costs and legal fees. Ask the Commissioner of Accounts whether you may use Martin's money to cover this expense.

If you have had a bankruptcy, are unemployed, or have little money and property of your own, you will not likely be able to get a bond. Try to check this before you are appointed as conservator or as soon as possible. Take all steps the court advises about getting a bond.

Sometimes, instead of requiring a bond, the court will limit the amount of funds you can take out of Martin's account. This is called a **restricted account**. The court will tell the bank to block the account above a certain amount. If you want to spend more than that amount, you must get the court to approve the expense.

- **Protect Martin's property.** Keep his money and property safe. Have Martin's income and bills sent to you. Put his valuable items in safe deposit boxes and lock other items he is not using in storage. Keep Martin's cash in bank accounts that earn interest if possible and that have low or no fees. Review bank and other financial statements promptly. If Martin will not be living in his home, consider changing the locks. Figure out if the house should be rented, or how to keep it safe if it is vacant. If Martin rented an apartment and will be moving, tell the landlord, remove his things, and have the apartment cleaned.
- **Make a financial plan.** Make a budget as if you were making one for your own household. List how much you expect to pay for nursing home, assisted living or home care, rent, food, medical care, and home maintenance or repair. Be sure to include a monthly amount for Martin to use as he pleases. Think about any special expenses that may arise, such as dental work or any medical care or equipment that Medicare, Medicaid, or other health insurance will not cover. Try to stick to your budget. If something very costly occurs, you may need the court to approve the expense.
- **Invest carefully.** If you are making investments for Martin, talk to a financial professional. The Securities and Exchange Commission (SEC) provides tips on choosing a financial professional at [sec.gov/investor/alerts/ib_top_tips.pdf](https://www.sec.gov/investor/alerts/ib_top_tips.pdf). Discuss your choices and goals for investing based on Martin's needs and values. For more information on investing, see *You've been appointed: information for Virginia guardians and conservators* by the Supreme Court of Virginia, vacourts.gov/courts/circuit/resources/guardian_conservator_pamphlet.pdf.
- **Pay bills and taxes on time.**
- **Cancel any insurance policies that Martin does not need.**
- **Collect debts.** Find out if anyone owes Martin money, and try to collect it.
- **There's no place like home.** Martin may want to continue to live in the home he owns or rents. In that case, take these steps:
 - **Determine if living in his home is safe,** and if Martin can manage in the house. If needed, put in guard rails, grab bars, smoke detectors, extra lighting, and other things to help him stay at home. Tax credits or deductions may be available if you modify the home.
 - **Work with others,** including any decision-makers (such as an agent under a health care advance directive or a guardian if you have not been appointed to fill this role). A geriatric care manager may be able to help you find resources for modifying Martin's home or getting services in his home. You

can pay a geriatric care manager to do this with Martin's money.

- If it is not safe to live at home even with changes—or if Martin wants to move—**consider other places that meet Martin's needs. Try to keep him connected to people and things important to him.** Choices might be living with someone else, or living in a retirement community, a senior apartment, group home, assisted living, or nursing home. You may need court approval for a move.
- Consider whether you need to sell Martin's home. In Virginia, you may not be allowed to sell Martin's real estate without specific court permission. In any case, it is good practice to get court approval to sell, mortgage, or lease any property. Check the order that appointed you as conservator.

Can Martin get any benefits?

Find out if Martin is eligible for any financial or health care benefits from an employer or a government. These benefits might include pensions, disability, Social Security, Medicare, Medicaid, Veterans benefits, housing assistance, or food stamps (now known as Supplemental Nutrition Assistance Program or SNAP). Use the National Council on Aging benefits check-up at [benefitscheckup.org](https://www.benefitscheckup.org).

Help him apply for those benefits. The Area Agency on Aging where Martin lives can help you find information. Find the local Area Agency on Aging through the Virginia Association of Area Agencies on Aging at [vaaaa.org](https://www.vaaaa.org).

Medicaid is complicated

Get legal advice and be very careful about decisions that may affect Martin's eligibility for Medicaid. The Medicaid program provides medical assistance and long-term care to low-income people. For information about eligibility and applications, visit the Cover Virginia website at [coverva.org/programs_medicaid.cfm](https://www.coverva.org/programs_medicaid.cfm). For additional information about Medicaid eligibility, visit the Department of Social Services website at [dss.virginia.gov/benefit/medical_assistance](https://www.dss.virginia.gov/benefit/medical_assistance).

Duty 3 | Keep Martin's money and property separate

Never mix Martin's money or property with your own or someone else's. Mixing money or property makes it unclear who owns what. Confused records can get you in trouble with the court.

Follow these guidelines:

- **Separate means separate.** Never deposit Martin's money into your own or someone else's bank account or investment account.
- **Avoid joint accounts.** If Martin already has money in a joint account with you or someone else, get legal advice before making any change.
- **Keep title to Martin's money and property in his own name.** This is so other people can see right away that the money and property is Martin's and not yours. Ask the bank for a conservator or fiduciary account that shows you are managing the account for Martin.
- **Know how to sign as conservator.** Sign all checks and other documents relating to Martin's money or property to show that you are Martin's conservator. For example, you might sign: "Juan Doe, as conservator for Martin Roe." Never just sign "Martin Roe."
- **Pay Martin's expenses from his funds, not yours.** Spending your money and then paying yourself back makes it hard to keep good records. If you really need to use your money, save receipts for the expense and keep a good record of why, what, and when you paid yourself.
- **For more information about checking accounts,** see the Virginia Supreme Court's instructions to conservators in *You've been appointed: information for Virginia guardians and conservators* by the Supreme Court of Virginia, [vacourts.gov/courts/circuit/resources/guardian_conservator_pamphlet.pdf](https://www.vacourts.gov/courts/circuit/resources/guardian_conservator_pamphlet.pdf).

Duty 4 | Keep good records and report to the court

You must keep true and complete records of Martin's money and property.

As conservator, the court, the Commissioner of Accounts or a lawsuit can challenge you to show everything you've done with Martin's money and property. Always be ready to share your records with the court and the Commissioner of Accounts.

Practice good recordkeeping habits:

- **Keep a detailed list of everything that you receive or spend for Martin.** Records should include the amount of checks written or deposited, dates, reasons, names of people or companies involved, and other important information.
- **Keep receipts and notes, even for small expenses.** For example, write "\$50, groceries, ABC Grocery Store, May 2" in your records soon after you spend the money.
- **Avoid paying in cash.** Try not to pay Martin's expenses with cash. Also, try not to use an ATM card to withdraw cash or write checks to "Cash." If you need to use cash, be sure to keep receipts or notes.
- **Getting paid?** If you are permitted by the court to charge a fee to serve as conservator, be sure you charge a reasonable fee. Talk with the court, the Commissioner of Accounts, or a lawyer about what is considered a "reasonable" fee. Keep detailed records as you go along of what work you did, how much time it took, when you did it, and why you did it.
- **File your accountings with your local Commissioner of Accounts.** Each year—or whenever the court requires—you must report to the Commissioner of Accounts, including giving an accounting of all the money you received and spent.
 - The court or the Commissioner of Accounts will give you a specific form for the accounting. Use the records you have kept during the year to fill in the form. If you have questions, ask the Commissioner of Accounts, or a lawyer for help.
 - The court will tell you when the accounting is due - usually 6 months after your appointment, and then once every year. Be sure to turn it in on time. If your accounting is late, the Commissioner of Accounts or the court may call you in to explain why.
 - Your accounting must be clear and must "add up." The accounting should show a beginning balance, income during the year, expenses during the year, and an ending balance. The ending balance for one year should be the same as the beginning balance for the next year.

- Your Commissioner of Accounts may have a specific way to write up the accounting, and these requirements may change over time. Try to understand in advance what is needed, so that your accounting is not rejected for a minor problem. Ask for an example of a correct accounting. You may need an accountant to help.

- **File a final accounting after Martin dies.** Notify the court when Martin dies. According to court procedures, make a final accounting of Martin's money and property, and ask for an order releasing you from your duties.
 - Sometimes, you may need to pay final bills or make final arrangements, especially if no one else can do it. For example, you may need to pay funeral expenses and final medical bills.
 - If Martin did not already make funeral or burial arrangements, look for any directions he may have left—perhaps in advance directives or remarks to family or friends.
 - An executor named in a will, an administrator named by the court, or a trustee named in a trust will handle Martin's money and property after you turn them over. Hold Martin's personal things safely until they are transferred to whoever is to receive them.
 - If you are the one named to handle Martin's money and property after his death, make sure you understand when your duties as conservator end and your new duties begin.

More things you should know

What if there are other fiduciaries?

Co-conservators

The court may have named someone else to act with you as Martin's conservator, or it may have named someone else to act as Martin's guardian of person to make health care and other personal decisions.

Any other conservators or guardians will be your partners in making decisions on Martin's behalf and in helping him make decisions if he is able. You must work closely together. For example, if Martin will move to a new location or get special care, his conservators and guardians must make important personal and financial decisions. You must consult with one another.

Other types of fiduciaries

Other fiduciaries may have authority to make decisions for Martin. For example, he may have an agent under a power of attorney, a representative payee who handles Social Security benefits, or a VA fiduciary who handles veterans benefits. It is important to work with these other fiduciaries, and keep them informed.

Government benefits require special fiduciaries

As conservator, you cannot manage Martin's government benefits such as Social Security or VA benefits unless you get a separate appointment from the government agency as, for example, a representative payee or VA fiduciary. For more information, contact the government agency.

How can you avoid problems with family or friends?

Family or friends may not agree with your decisions about Martin's money and property. To help reduce any friction, follow the four duties described above and the guidelines we've given you.

- Consider whether sharing information might help and is allowed (unless Martin has said that you should not). It is good practice to send copies of the accountings you file with the Commissioner of Accounts to those listed with the court as interested parties, and send an update every few months. If there is no direction from the court, get court approval before sharing information.
- If family or friends question or don't agree with your decisions, get advice from a lawyer about sharing information and finding other ways of sorting out problems, such as talking with a family counselor or mediator. See *Where to go for help* on page 24 of this guide.

What should you know about working with professionals?

In managing Martin's affairs, you may need help from professionals such as lawyers, brokers, financial advisors, accountants, real estate agents, appraisers, psychologists, social workers, doctors, nurses, or care managers. You can pay them with Martin's money.

If you need help from any professionals, remember these tips:

- **Check on the professional's qualifications.** Many professionals must be licensed or registered by a government agency. Check credentials with the government agency. Make sure the license or registration is current and the professional is in good standing. Check the person's complaint history.
- **Interview the professional thoroughly and ask questions.**
- **Review contracts carefully before signing.** Before hiring any professionals, get their proposed plan of work and expected fee.
- **Make your own decisions based on facts and advice.** Listen to their advice but remember you are the decision-maker.

Watch out for financial exploitation

Family, friends, neighbors, caregivers, fiduciaries, business people, and others may try to take advantage of Martin. They may take his money without permission, neglect to repay money they owe, charge him too much for services, or just not do things he has paid them to do. These may be examples of financial exploitation or financial abuse. As Martin's conservator, you should help protect him. You should know the signs of financial exploitation for five important reasons:

1. Martin may still control some of his funds and could be exploited;
2. Even if Martin does not control any of his funds, he still may be exploited;
3. Martin may have been exploited already, and you may still be able to do something about that;
4. People may try to take advantage of you as Martin's guardian; and
5. Knowing what to look for will help you avoid doing things you should not do, protecting you from claims that you have exploited Martin.

Look for these common signs of financial exploitation

- **Some money or property is missing.**
- **Martin says that some money or property is missing.**
- **You notice sudden changes in Martin's spending or savings.** For example, he:
 - Takes out lots of money from the bank without explanation;
 - Tries to wire large amounts of money;
 - Uses the ATM a lot;
 - Is not able to pay bills that are usually paid;
 - Buys things or services that don't seem necessary;
 - Puts names on bank or other accounts that you do not recognize or that he is unwilling or unable to explain;

- Does not get bank statements or bills;
 - Makes new or unusual gifts to family or others, such as a “new best friend”;
 - Changes beneficiaries of a will, life insurance, or retirement funds; or
 - Has a caregiver, friend, or relative who suddenly begins handling his money.
- **Martin says he is afraid or seems afraid of a relative, caregiver, or friend.**
 - **A relative, caregiver, friend, or someone else keeps Martin from having visitors or phone calls, or does not let him speak for himself, or seems to be controlling his decisions.**

What can you do if Martin has been exploited?

- Call the emergency 911 number if Martin is in immediate danger.
- Call Adult Protective Services (APS). You are required by Virginia law to do this immediately if you suspect that Martin has been exploited. The role of APS is to investigate reports and to provide or arrange for services to victims.
- If you think that Martin has been or will be the victim of a crime, call the local police or sheriff.
- Alert Martin’s bank or credit card company.
- Call the local Commonwealth’s Attorney or the Office of the Attorney General.
- Call the Office of the State Long-Term Care Ombudsman or the Medicaid Fraud Control Unit if Martin is in a nursing home or assisted living.
- Consider talking to a lawyer about protecting Martin from more exploitation or getting back money or property taken from him.

Each agency or professional has a different role, so you may need to call more than one. For more information, see *Where to go for help* on page 24 of this guide.

Be on guard for consumer scams

As Martin’s conservator, you should be alert to protect his money from consumer scams as well as financial exploitation. Criminals and con artists have many scams, and change them all the time. They often seek unsuspecting people who have access to money. Learn to spot consumer scams against Martin—and against you as his conservator.

How can you protect Martin from scams?

Consumer scams happen on the phone; through the mail, e-mail, or the Internet; and they occur in person, at home, or at a business.

Here are some tips:

- **Put Martin’s number on the National Do Not Call Registry.** Go to [donotcall.gov](https://www.donotcall.gov) or call 888-382-1222.
- **Don’t share numbers or passwords for Martin’s accounts, credit cards, or Social Security,** unless you know whom you’re dealing with and why they need the information.
- **After hearing a sales pitch, take time to compare prices.** Ask for information in writing and read it carefully.
- **Too good to be true?** Ask yourself why someone is trying so hard to give you a “great deal.” If it sounds too good to be true, it probably is.
- **Watch out for deals that are only “good today” and that pressure you to act quickly.** Be suspicious if you are not given enough time to read a contract or get legal advice before signing. Also watch out if you are told that you need to pay the seller quickly, for example by wiring the money or sending it by courier.
- **Never pay up front for a promised prize.** Suspect a scam if you are required to pay fees or taxes to receive a prize or other financial windfall.

- **Watch for signs Martin already has been scammed.** For example, does he receive a lot of mail or e-mail for sweepstakes? Has he paid people you don't know, especially in other states or countries? Has he taken a lot of money out of the bank while he was with someone he recently met? Does he have a hard time explaining how he spent that money? Is he suddenly unable to pay for food, medicine, or utilities?

What can you do if Martin has been scammed?

If you suspect a scam, get help. Contact a local, state, or federal agency, depending on the type of scam. You may also need to talk to a lawyer.

Local agencies to call are Adult Protective Services (in the local Department of Social Services), the Area Agency on Aging, the police or sheriff, the local or regional Long-Term Care Ombudsman Program, or the Better Business Bureau.

A state agency to call is the Office of the Attorney General.

Call a federal agency if scammers are in other states or countries. Federal agencies are the Consumer Financial Protection Bureau, the FBI, the Federal Trade Commission, or the U.S. Postal Inspection Service.

Each of these agencies and professionals has a different role so you may need to call more than one.

For more information, see *Where to go for help* on page 24 of this guide.

Common consumer scams

SCAM TYPES	DESCRIPTION
Relative in need	Someone who pretends to be a family member or friend calls or e-mails you to say they are in trouble and need you to wire money right away.
Charity appeals	You get a call or letter from someone asking for money for a fake charity—either the charity does not exist or the charity did not call or write to you.
Lottery or sweepstakes	You get a call or e-mail that you have a chance to win a lot of money through a foreign country’s sweepstakes or lottery. The caller will offer tips about how to win if you pay a fee or buy something. Or the caller or e-mail says you already have won and you must give your bank account information or pay a fee to collect your winnings.
Home improvement	Scammers take money for repairs and then they never return to do the work or they do bad work. Sometimes they break something to create more work or they say that things need work when they don’t.
Free lunch	Scammers invite you to a free lunch and seminar, and then pressure you to give them information about your money, and to invest the money with them. They offer you “tips” or “guaranteed returns.”
Free trip	Scammers say you’ve won a free trip but they ask for a credit card number or advance cash to hold the reservation.
Government money	You get a call or letter that seems to be from a government agency. Scammers say that if you give a credit card number or send a money order, you can apply for government help with housing, home repairs, utilities, or taxes.
Drug plans	Scammers pretend they are with Medicare prescription drug plans, and try to sell Medicare discount drug cards that are not valid. Companies with Medicare drug plans are not allowed to send unsolicited mail, emails, or phone calls.
Identity theft	Scammers steal personal information—such as a name, date of birth, Social Security number, account number, and mother’s maiden name—and use the information to open credit cards or get a mortgage in someone else’s name.
Fake “official” mail	Scammers send letters or e-mails that look like they are from a legitimate bank, business, or agency to try to get your personal information or bank account number.

Where to go for help

The resources below¹ are for Virginia. For information on other states, see the national version of this guide at consumerfinance.gov/msem.

Local and state agencies

Adult Protective Services

Virginia Adult Protective Services (APS) receives and investigates reports of suspected elder or adult abuse, neglect, or exploitation. To make a report, call the 24-hour, toll-free APS Hotline. 888-832-3858

Also, you can contact APS through the local Department of Social Services.

dss.virginia.gov/localagency

Aging and Disability Resources

State and local agencies can give you information about aging and disability services, including support groups for caregivers.

eldercare.acl.gov

You can find services in your area through the Virginia Association of Area Agencies on Aging.

804-644-2804

vaaaa.org/25-area-agencies-on-aging

Virginia Department for Aging and Rehabilitative Services

The Virginia Department for Aging and Rehabilitative Services also helps Virginians find information about public long-term support programs, resources, and benefits.

800-552-3402

804-662-9333

vadars.org

Attorney General

The Office of the Attorney General has a Consumer Protection Section. It operates the Virginia Consumer Protection Hotline.

800-552-9963

804-786-2042 (if calling from the Richmond area or outside the state)

oag.state.va.us/consumer-protection

Better Business Bureau

The Better Business Bureau can help consumers with complaints against businesses. Use the BBB directory to find your local office.

bbb.org/bbb-directory

¹ This guide includes links or references to third-party resources or content that consumers 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.

Long-Term Care Ombudsman Program

Contact the Office of the State Long-Term Care Ombudsman to find state and local long-term care advocates. Ombudsmen identify, investigate, and resolve complaints about long-term care.

800-552-3402

804-565-1600 (if calling from the Richmond area or outside the state)

elderrightsva.org

Mediators

Find a listing of local mediators in Virginia. Mediation can help resolve disputes and may sometimes be an alternative to legal action.

courts.state.va.us/directories/home.html#mediation

Medicaid/Medical Assistance

For information about Medicaid eligibility and how to apply, contact Cover Virginia.

855-242-8282

coverva.org/medicaid

For additional information about Medicaid eligibility, visit

dss.virginia.gov/benefit/medical_assistance

Medicaid Fraud Control Unit

The Medicaid Fraud Control Unit, in the Office of the Attorney General, investigates and prosecutes abuse and fraud by health care providers.

800-371-0824

804-371-0779 (if calling from the Richmond area or outside the state)

oag.state.va.us/index.php/programs-initiatives/medicaid-fraud

Police or Sheriff

Find local police offices through the Virginia State Police.

vsp.state.va.us/Office_Locations.shtm

Find the local sheriff's office through the Virginia Sheriff's Association.

vasheriff.org/sheriffs-resources/va-sheriffs-directory

Federal agencies

Numerous federal agencies play a role in combatting fraud and abuse and educating consumers. Contact them for more information.

Consumer Financial Protection Bureau

855-411-CFPB (855-411-2372)

consumerfinance.gov

Do Not Call Registry

888-382-1222

donotcall.gov

Federal Bureau of Investigation

fbi.gov/scams-safety

Federal Trade Commission

877-FTC-HELP (877-382-4357)

consumer.ftc.gov

Financial Fraud Enforcement Task Force

justice.gov/fraudtaskforce

Postal Inspection Service

877-876-2455

uspis.gov

Social Security Administration

800-772-1213

ssa.gov/payee

Department of Veterans Affairs

888-407-0144

benefits.va.gov/fiduciary

For legal help

Free legal services for people over age 60

Find local programs that provide free legal help to people over age 60 by contacting the national Eldercare Locator.

804-644-2804

vaavaa.org

Free legal services for low-income people

Find local programs that provide free legal help to low-income people by contacting the Legal Services Corporation of Virginia.

866-534-5243

valexaid.org/find-legal-help

Free legal services for people with disabilities

The Virginia program that provides free legal help for people with disabilities is the Disability Law Center of Virginia.

800-552-3962

804-225-2042 (if calling from the Richmond area or outside the state)

dlcv.org

Fee-for-service lawyers

The American Bar Association provides information about how to find a lawyer in each state. It also has information about legal resources available in each state, how to check whether a lawyer is licensed, and what to do if you have problems with a lawyer.

findlegalhelp.org

The Virginia State Bar has similar information and offers a lawyer referral service.

800-552-7977

804-775-0808 (if calling from the Richmond area or outside the state)

vsb.org/vlrs

For accounting help

Accountants

Find a local certified public accountant on the website of the American Institute of CPAs.

cpapowered.org/find-a-cpa#top

Notes

Notes

 consumerfinance.gov

 Consumer Financial Protection Bureau
1700 G Street NW
Washington, DC 20552

 Toll free: (855) 411-CFPB (2372)
TTY/TDD: (855) 729-CFPB (2372)

 info@consumerfinance.gov