

1 WHAT IS FINANCIAL ABUSE?

Any action or lack of action where someone causes you distress, risks your finances, health, and takes advantage of your trust.

2 WHO ARE THE ABUSERS?

Usually people who have a close connection to you (relative/friend), but not always someone you know. They may force or convince you to do what they want.

3 EXAMPLES OF FINANCIAL ABUSE

- Lending/giving away/misuse of money, property or possessions
- Pressure to sell or move from your home
- Stealing
- Signing your signature without your permission
- Making or changing your Will or Power of Attorney
- Unexplained disappearance of your personal belongings
- Forcing you to sign legal or financial documents you don't understand
- Making a purchase you don't want or need



4 SIGNS THAT I MAY BE BEING ABUSED

Living Status

- A notice that you haven't paid your rent or utilities when you thought they were being paid
- Your home is sold and you didn't authorize the sale
- People you trust refuse new living arrangements that cost money
- Those living with you are not paying their share of rent or buying food
- Someone has stopped the home-care services you need

Banking/Money

- Someone taking money out of your bank account without you knowing
- Copied signatures on cheques
- Withholding your debit card, bank statements or mail
- Asking to borrow your debit card or your debit/credit PIN number
- Telling you to withdraw extra money
- Threats to move out or leave if you do not give them money

5 TIPS IN PREVENTING FINANCIAL ABUSE

- Keep your financial information in a safe place
- Don't give someone your Power of Attorney unless you can trust them
- Keep a record of money you give away
- For major decisions, consult with a lawyer before signing any documents
- Be cautious about opening a joint account; others can withdraw all money from that account without consent
- Request a free copy of your credit report each year from Equifax:
<https://www.equifax.ca/personal/education/credit-report/articles/-/learn/how-to-get-a-free-credit-report/>
- Remember: Your money and property belong to you and nobody else!

6 WHERE TO GO FOR HELP

- Family member/close friend you can trust
- Your local bank or credit union
- The police
- **Seniors Safety Line:** 1-866-299-1011
- **Elder Abuse Prevention Website:**
<https://eapon.ca/learn-the-facts/financial-abuse/>
- **Steps to Justice Website:**
<https://stepstojustice.ca/legal-topic/abuse-and-family-violence/elder-abuse/>
- **Community Advocacy & Legal Centre (CALC):** 613-966-8686 OR 1-877-966-8686



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