



Fact Sheet MM01 June 2012

## Financial Abuse

Financial abuse is when money or belongings are taken from someone under pressure or stolen without their consent. This could be a friend, family member, care worker or even a stranger.

### Planning your finances

To help to prevent financial abuse, it is important to plan your finances and arrange who will look after your money, possessions or property for you if you are no longer able to. You should:

- make sure people you trust know what you want to happen with your money and property in the future should you become unable to manage your finances.
- write down where you might wish to live if you cannot stay in your own home in the future due to illness.
- arrange to pay your bills by Direct Debit or standing order
- make arrangements for someone you trust to look after your financial affairs if you become unable to do this for yourself.

You can arrange for this by:

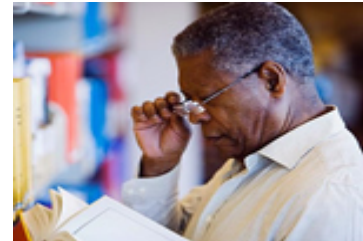
- Appointing a Power of Attorney to someone you trust who can legally manage your finances on your behalf.

The Office of the Public Guardian – the official watchdog body protects the interests of people who are unable to manage their own affairs.

You can contact them on **0845 330 2900** or visit [www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)

- Appointing someone to manage your benefits on your behalf.

Age UK can talk to you about legal arrangements for managing your finances. Call **0800 169 6565** or visit [www.ageuk.org.uk](http://www.ageuk.org.uk)



If you know of someone who is no longer able to make decisions on their own and manage their finances, you can apply to the Court of Protection to become that person's deputy.

More information about this can be found at [www.direct.gov.uk](http://www.direct.gov.uk) or you can call the Court of Protection on **0300 456 4600**

### Preventing fraud

We are all potential victims of scams and doorstep crime. Scam artists are becoming more sophisticated and succeed by:

- catching you unprepared on your doorstep, on the phone, by email, post or just outside
- appearing pleasant, well spoken, kind and want you to think they are your friend
- pressuring you into making a decision, about having work done to your house, for example



- asking you to give or send money before you receive anything promised, or ask for more before completing work.

They may offer you something for nothing or it may be too tempting to ignore, such as a way to earn easy money. Scam artists may ask you not to tell anyone about the deal.

**Remember:**

- don't send money or give out any personal details to anyone until you have checked that they are genuine
- never rush to part with your money
- say "no thank you" and close the door on doorstep traders
- make sure you ask to see ID badges when people claim to be from utility companies and visit you at home
- always use a reputable trader and get three quotes for any work to your home

For more information on fraud and scams visit the Office of Fair Trading website [www.offt.gov.uk](http://www.offt.gov.uk) or call Consumer Direct on 08454 04 05 06.



## Reporting Financial Abuse

If you are worried that your money is being misused, or think that someone you know is being taken advantage of, please tell someone. You will be listened to and your concerns will be taken seriously.

You can report abuse to **Social Care Direct** on **020 8359 5000**

You can also report fraud to Action Fraud on **0300 123 2040** or by visiting **[www.actionfraud.org.uk](http://www.actionfraud.org.uk)**

If you need this fact sheet in a different format, please contact the Communications Officer for Adult Social Care and Health on:

Tel: 020 8359 7150

Email: [adultsocialservices@barnet.gov.uk](mailto:adultsocialservices@barnet.gov.uk)