

HENNEPIN COUNTY

MINNESOTA

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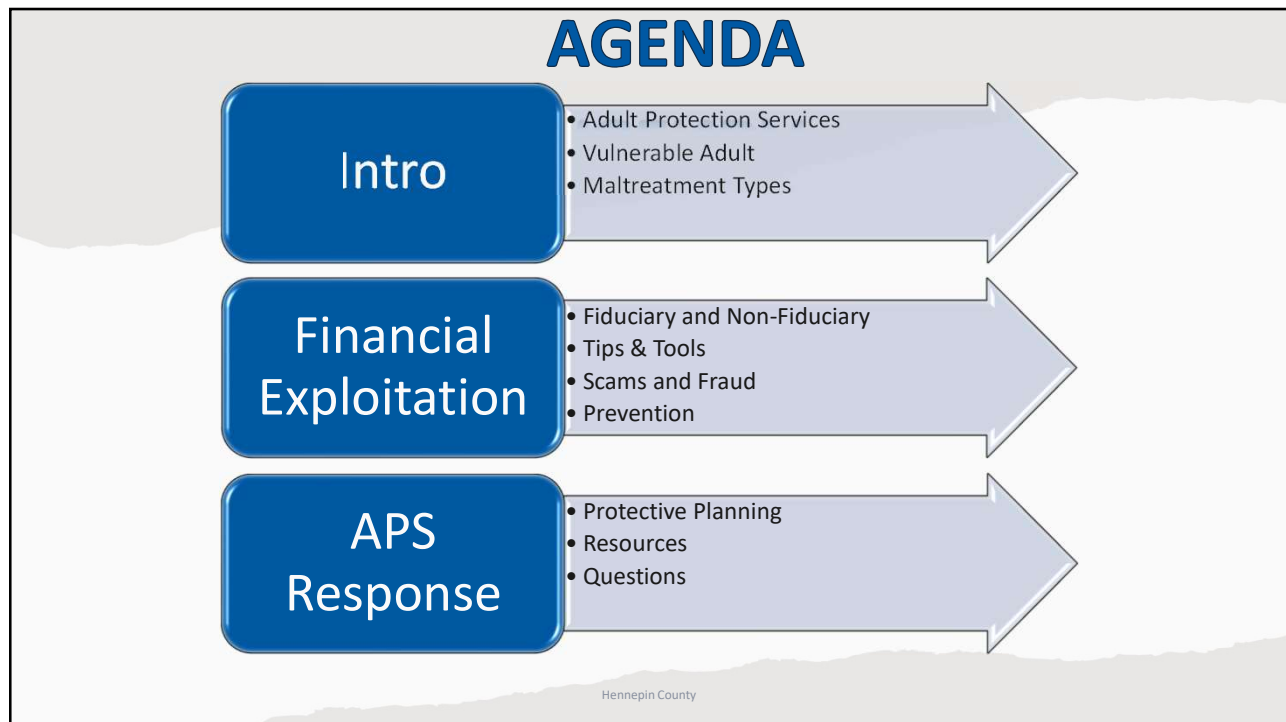
Financial Exploitation: APS Tips and Tools to Complete Investigations

- Colleen Jensen, MSW
LICSW
- Hennepin County
Adult Protective
Services
- Senior Social Work
Field Investigator



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Adult Protection: Who to call/ report to:

- Minnesota Adult Abuse Reporting Center (MAARC Report)
 - 844-880-1574
- Lead Agencies:
 - Office for Health Facility Complaints
 - Department of Human Services
 - Department of Education
 - County Adult Protection Services
 - City/ County Law Enforcement

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Hennepin County Adult Protective Services

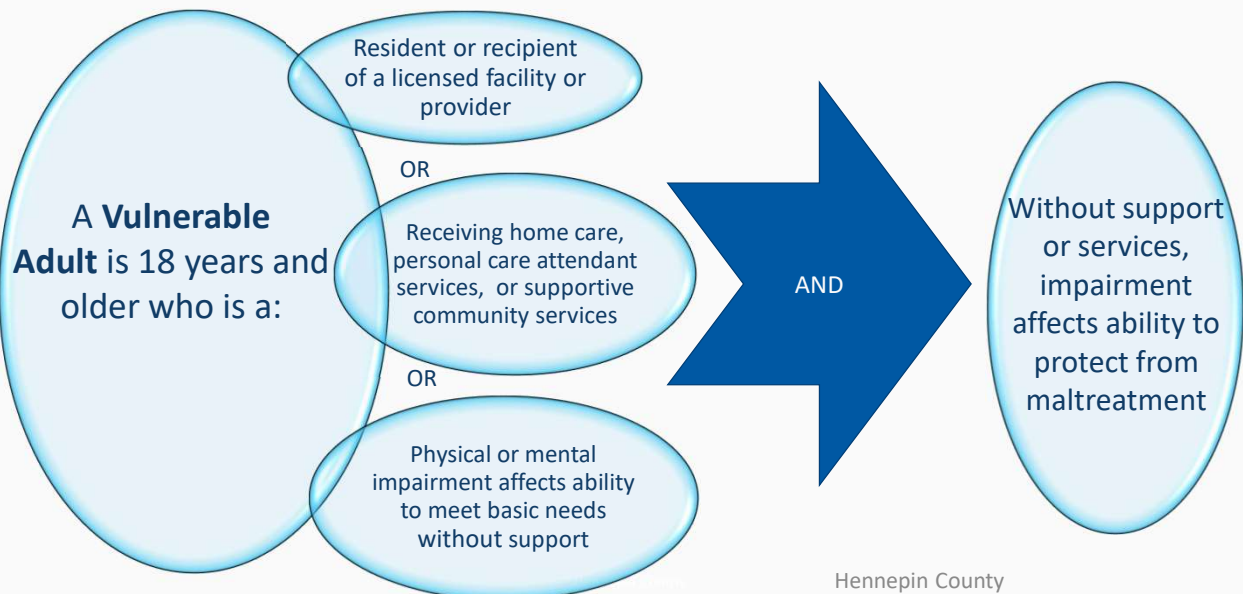
- Adult Protection Intake
- **Adult Protection Field**
 - **Assess Vulnerable Adult Status**
 - Investigate
 - **Assist with Protective Plan**

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According to MN Vulnerable Adult Law 626.5572



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Maltreatment Types

Self neglect

- Meeting basic needs
- Case Management

Abuse

- Physical
- Emotional
- Verbal
- Sexual

Caregiver

- By contract

Neglect

- Or verbal agreement

Financial

- Fiduciary

Exploitation

- Non-fiduciary

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Financial Exploitation: Fiduciary relationship

MN Statute 626.5572 Subd. 9.

- In breach of a legal fiduciary relationship, a person:
- Engages in unauthorized expenditure or
- Fails to use the financial resources to provide for the Vulnerable Adult's basic needs
- Results in detriment to the Vulnerable Adult

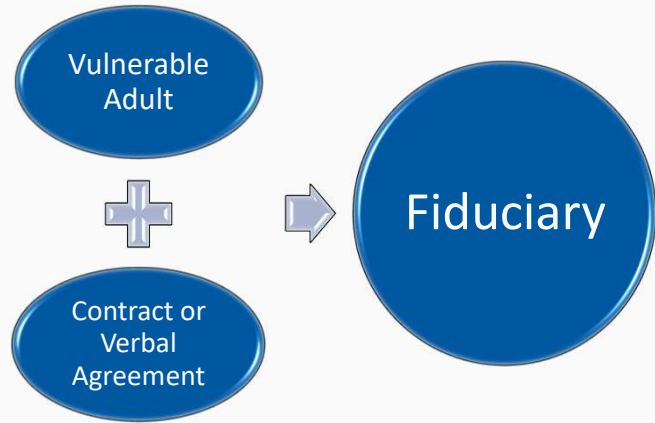
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What is a Fiduciary relationship?

- Examples of a Legal Fiduciary Relationship
- Representative payee, Power of Attorney, Conservator, Trustee, Joint Accounts, Joint Property



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Financial Exploitation by a Non-Fiduciary

MN Statute 626.5572 Subd. 9.

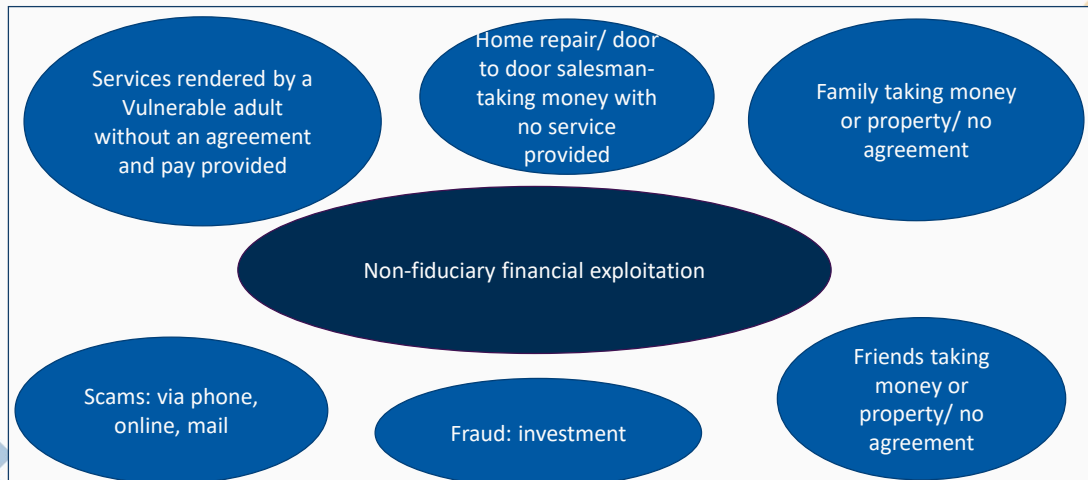
- In absence of legal authority, a person:
 - Willfully uses, withholds, or disposes of the VA's funds or property
 - Obtains control or interest in VA's funds or property through undue influence, harassment, duress, deception or fraud
- OR
- Compels the Vulnerable Adult to perform for the profit of another



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Non-Fiduciary Financial Exploitation examples:



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Adult Protective Services Tips and Tools

- Several Tools are used for my own work in analyzing Financial Exploitation Cases.
- These tools have been developed by researchers and clinicians and I have learned them throughout the last 18 years of work with HC APS.
- For more information about the specific tools, use the websites listed in the presentation.

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According to Dr.
Bennett Blum, MD
2002-2006

Undue Influence IDEAL Model

- Internationally acclaimed physician specializing in forensic psychiatry and geriatric psychiatry.
- Expert on evaluation of undue influence and associated manipulation tactics.
- Extensive research and experience developing elder financial abuse Models (Cult, IDEAL, SCAM, SODR, Undue Influence Wheel, Paradise 2 Model)
- <http://www.bennettblummd.com/>

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According to Dr.
Bennett Blum, MD
2002-2006

Undue Influence

“Understanding Consent. It is important to obtain information about two factors:

- 1. Undue Influence: This refers to a form of manipulation or deception used to gain assets without the true consent of the victim. The IDEAL Protocol can assist in demonstrating Undue Influence in cases.

95% of civil cases have Undue Influence.”

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According to Dr.
Bennett Blum, MD
2002-2006

Mental Capacity

- 2. “Mental Capacity: This refers to the victim’s ability to give knowledgeable consent. Document your observations of the victim’s specific behaviors regarding the transactions of concern and similar activities, in order to help show the victim’s vulnerability or lack of informed consent (neuropsych, cognitive testing, and functional tests).”

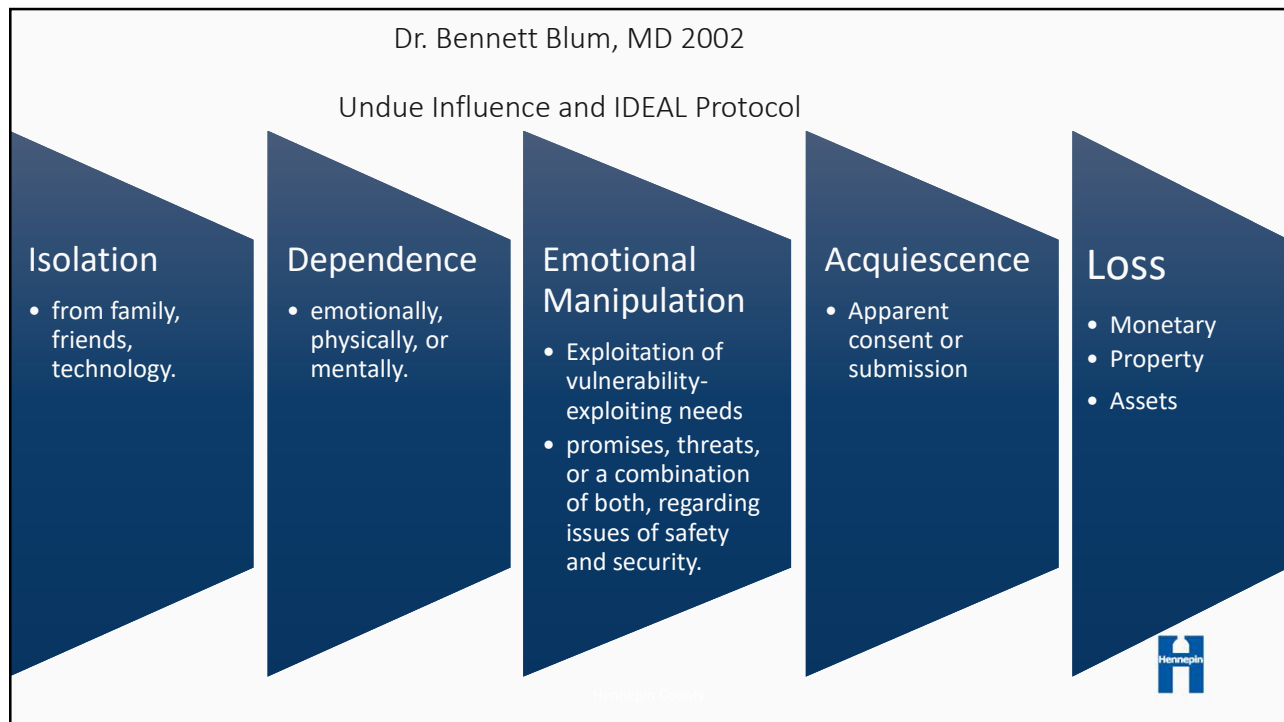
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According to Dr.
Bennett Blum, MD
2002-2006

Undue Influence and mental capacity cont.

- Note: “Undue influence” and “mental capacity” are separate issues.
- Importance of a Relationship.
- There is no “mental test” for undue influence.”

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Dr. Bennett Blum, MD
2002

Analyzing case with Undue
Influence and IDEAL Protocol

Case Example. Mr. Miller

- This is a report of Mr. Miller who is a 79-year-old man living in the basement of his own home in the community.
- The basement has no plumbing or water.
- Mr. Peters, friend of Mr. Millers for 25 years, has lived on the main level of the home for 5 years and reports defensively that no one else would step forward to care for Mr. Miller.
- Mr. Miller struggles to walk upright, has reddened eyes and drainage. It is unknown how Mr. Miller eats because he has lost most of his teeth.
- None of Mr. Millers friends come over any longer as they fear Mr. Peters.
- It is unknown if Mr. Miller has medical insurance and does not go to the doctor or drive. Mr. Miller relies on Mr. Peters to bring him alcohol.

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Dr. Bennett Blum, MD
2002

Analyzing case with Undue
Influence and IDEAL Protocol

Adult Protection Case Example
cont.

- Mr. Miller owns several properties and should have enough money to hire for care and get plumbing in the basement.
- Mr. Miller has always been “laid back” but in the last few years seems depressed and acts like he “just doesn’t care anymore.”
- It is believed that Mr. Peters collects the rent from the tenants in Mr. Millers properties and may prepare softened meals for Mr. Miller so that he can eat.
- Tenants of Mr. Miller are concerned because the buildings Mr. Miller owns are run down and in need of repairs. Mr. Miller used to be a very good landlord.
- Mr. Miller has no family, but refers to a long-time friend, who is 20 years his junior as his girlfriend. Mr. Miller has given a lot of money to Miss Smith, the girlfriend. Miss Smith has 2 children, who are 15 and 18 years old. Mr. Peters and Miss Smith do not get along and fought over control of Mr. Millers home and money.
- There is concern that Mr. Peters is having Mr. Miller put the home in Mr. Peters name.

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Dr. Bennett Blum, MD 2002 Undue Influence and IDEAL Protocol

Adult Protection Case Example: Mr. Miller

Isolation

- Friends are afraid to visit
- Lives in basement with no water
- No access to medical care
- Relies on caregiver for everything outside of home

Dependence

- Dependent on food prep (no teeth)
- Dependent on bill paying
- Dependent for transportation
- No doctor
- No medical insurance
- Physically frail/incontinence, bent over

Emotional Manipulation

- Dependence on alcohol delivery from Mr. Peters
- Dependence on Mr. Peters for phone
- Dependent on Miss Smith for companionship
- Unable to see/ sign contract

Acquiescence

- Mr. Miller “just doesn’t care anymore”
- May be depressed
- No one managing money
- collecting rent and making repairs

Loss

- Loss of house
- Loss of rent/ concern of tenants

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Dr. Bennett Blum, MD
2002

Analyzing case with Undue
Influence and IDEAL Protocol

Adult Protection Case Example

- The IDEAL Protocol in Mr. Millers case demonstrates concerns that there is Undue influence occurring in regard to Mr. Peters taking over the money.

- By determining that there is Undue Influence, the evidence assists in making a finding and proceeding with protective planning in the case.

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Outcome of Mr. Miller

- Hospitalized after home visit:
 - treated eye infection, became sober from alcohol, incontinence (medication), depression treatment, complete medical and neuropsych assisted in future planning for placement.
 - Transitional care unit placement initially occurred.
- Vulnerable adult maintained mental capacity and signed for a professional power of attorney (referrals through Volunteers of America). Maintenance and sale of home and properties occurred.
- APS secured assisted living housing and services and bridging for furniture.
- Received ongoing medication support, sobriety, mental health became stable with stable housing and continues to thrive.
- Mr. Peters charged with theft by swindle, financial exploitation of a vulnerable adult, found to be guilty. Order for no contact with vulnerable by courts.

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Lichtenberg Financial Decision Making Tool by Peter A Lichtenberg, Ph D ABPP:

*National expert in financial capacity assessment and financial exploitation of older adults.

*Research Focus is in Financial Decision Making, financial exploitation and financial capacity

Wayne State University in Michigan

*Studies the effects of neurocognitive impairment, late life depression and impacts on quality of life and longevity.

Website for more information about Peter A Lichtenberg and the LFDM tool:

OlderAdultNestEgg.com

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Gift giving

Making a significant purchase

Giving to a scammer

Allowing someone access to accts

Having someone take over finances

Lichtenberg Financial Decision Making Tool by Peter A Lichtenberg, Ph D ABPP:

TOP 5 DECISIONS MADE BY OLDER ADULTS REGARDING FINANCES

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Lichtenberg Financial Decision Making Tool:

Why I like this tool:

1. Gives control back to Vulnerable Adult while asking about something they may be protective about.
2. Allows free response, and allows Vulnerable adult to tell their story
3. Can be very successful in helping vulnerable adult see reality

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Lichtenberg Financial Decision Making Tool:

Case example Mr. Prince

- This is a case of Mr. Prince, a 28-year-old man living in a group home with 24 hour/ day supervision.
- Mr. Prince inherited over \$25,000 from a family member that passed away.
- Mr. Prince has a professional conservator, but the checks for the inheritance went directly to Mr. Prince at the group home.
- Mr. Prince is thought to have given the checks to family, who deposited \$5000 into Mr. Prince's account, and the rest is missing.
- This complicated his medical assistance insurance and payment to the group home.
- In an interview with Mr. Prince, he shared that he wanted to gift his family the money because they took care of him when he was younger.

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Lichtenberg Financial Decision Screening Scale (LFDSS):

Instructions for administering and Scoring

Introduction	Administration	Scoring	Final Rating	What to do next...
<ul style="list-style-type: none"> 10 item screening scale Conceptual model of decisional abilities <ul style="list-style-type: none"> Choice Rationale Understanding Appreciation 	<ul style="list-style-type: none"> "I am going to ask you a set of questions to better understand the financial transaction/decision you are making or have already made. Please answer these as best you can and feel free to elaborate on any of your answers." Read the questions Encourage elaboration Record answers 	<ul style="list-style-type: none"> Circle answer Mark an X next to most correct response 	<ul style="list-style-type: none"> No concerns Significant concerns about financial decisional abilities I don't know- often indicates lack of awareness and understanding Lack of accuracy may lack understanding and awareness Undue influence can overpower financial decisional abilities of an older adult and raise concerns about decisional abilities 	<ul style="list-style-type: none"> In cases with concerns of decisional abilities a more thorough assessment should be completed, neurocognitive disorder may be present or mental health disorder

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Lichtenberg Financial Decision Screening Scale (LFDSS):

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Lichtenberg Financial Decision Screening Scale (LFDSS)®
Peter A. Lichtenberg, Ph. D., ABPP

Age: _____
Gender: _____
Education: _____

Older Person Should be Able to Communicate

- Choice
- Appreciation
- Understanding
- Rationale

Date: _____

- What is the financial decision you are making/have made?
 - ☐ Giving a gift / loan (e.g., paying bills or tuition for grandchild, purchase of home for son to live in)
 - ☐ Major purchase or sale for self (home, car, renovations, services, invest in LTC or NH)
 - ☐ Investment Planning (retirement, insurance, portfolio balancing)
 - ☐ Estate planning (Will, beneficiary, DPOA, add/remove someone from bank account)
 - ☐ Turn over bill paying to someone else
 - ☐ Scam, Fraud, Theft (suspected)
 - ☐ Other: _____
 - ☐ Don't know or inaccurate
- Was this your idea or did someone suggest it or accompany you?
 - ☐ My idea
 - ☐ Someone else suggested/drove me here
 - ☐ Don't know/inaccurate
- What is the purpose of your decision?
 - ☐ Benefit self (meet a need, peace of mind)
 - ☐ Benefit family (whom?)
 - ☐ Benefit friends (whom?)
 - ☐ Benefit organization/charity (which?)
 - ☐ Please or satisfy someone else (whom?)
 - ☐ Don't know/inaccurate
- What is the primary financial goal?
 - ☐ Earn money (or retain value of investment)
 - ☐ Reduce tax burden
 - ☐ Reduce debt
 - ☐ Affordability of item(s) or service(s)
 - ☐ Share my wealth after my death
 - ☐ Allow someone else to access my money or finances / accounts (now)
 - ☐ Gift someone or a charity (which?)
 - ☐ Lifestyle (no \$\$ goal; meet a need/desire)
 - ☐ Other (describe): _____
 - ☐ Don't know/inaccurate
- How will this decision impact you now & over time?
 - ☐ Improve financial position
 - ☐ No impact
 - ☐ Negative impact/debt
 - ☐ Don't know/inaccurate
- How much risk to your financial well-being is involved?
 - ☐ Low risk or none
 - ☐ Moderate risk
 - ☐ High risk
 - ☐ Don't know/inaccurate
- How many someone else be negatively affected?
 - ☐ No one will be negatively affected
 - ☐ Family members (who and why?)
 - ☐ Someone else (who and why?)
 - ☐ Charity (which and why?)
 - ☐ Don't know/inaccurate
- Who benefits most from this financial decision?
 - ☐ I do
 - ☐ Family
 - ☐ Friend
 - ☐ Caregiver
 - ☐ Charity/organization
 - ☐ Don't know/inaccurate
- Does this decision change previous planned gifts or bequests to family, friends, or organizations?
 - ☐ No
 - ☐ Yes (who and why?)
 - ☐ Don't know/inaccurate
- To what extent did you talk with anyone regarding this decision?
 - ☐ Not at all
 - ☐ Mentioned it (to whom?)
 - ☐ Discussed in depth (with whom?)
 - ☐ Don't know/inaccurate

LFDSS Decisional Ability Score:

Major Concerns ☐
Some Concerns ☐
No Concerns ☐

APS Case Outcome:

Case Substantiated ☐
Case Unsubstantiated ☐

Note: If consumer is not sure, PROBE before marking DK.

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Lichtenberg Financial Decision Making Tool:

Case example outcome
of Mr. Prince

- **Adult Protection** substantiated on the family member who took the money because despite it being a gift, there is undue influence involved as well as Mr. Prince's inability to understand the consequences until later regarding the gift of money.
- Mr. Prince was able to remain in the group home and his conservator is working to get his medical insurance back.

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Analyzing Records: Tips

- Review all records available.
- Compare records (medical and financial).
- Complete spreadsheet to show patterns and loss.
- While reviewing medical records look for documentation that may establish why and when the need for fiduciary management of monetary resources took place.
- When no fiduciary relationship, look for impact of potential medical decline/ cognitive decline/ concerns with capacity.
- Interview vulnerable adult, collaterals, and alleged perpetrator to confirm details in analysis and red flags.
- Interviews can establish alleged perpetrators understanding of the vulnerable adults limited capacity and need for support/ care by alleged perpetrator and others.
- If law enforcement involvement request alleged perpetrator records.

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Analyzing Records: Case Mr. Heath

- Report of Mr. "John" Heath (potential VA), and Ms. "Jane" Clancy (family member and potential alleged perp).
- Concerns that John has no access to food, money is being drained from his account through several recent withdrawals from bank. New individuals coming to the bank with John. John appears unkempt, but it is unknown if he is a VA. John is able to ambulate without support but does not drive self. He has lost weight. John is able to communicate but does not have an answer for the numerous transactions and withdrawals from his account.
- Later reports indicate John is concerned that he has no money left in his account. Bank account closed and money moved to new bank.

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Analyzing Records: Identifying Red Flags in Spreadsheet

- Identify pattern of expenses
- Include on spreadsheet:
 - Date
 - Where expense occurred
 - Identify expense
 - Amount of expense
 - Who benefits
 - Tally total
 - Deposits

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John Doe						
Date	Type of Document	Acct #/ Ck #	\$ spent by	Deposit F	\$ Withdrawal	Total \$ Loss
2/23/2009	ATM Withdrawal Wayzata	1914794746	Jane Doe		\$202.00	\$202.00
					\$110.33	\$312.33
					\$90.00	\$402.33
						\$402.33
		"				\$402.33
		"				\$402.33
		"				\$402.33
		"				\$402.33
		"				\$402.33
		"				\$402.33
		"				\$402.33
		"				\$402.33
		"				\$402.33
		"				\$402.33

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Amount of Loss						
Date	Type of Document	Acct#/Ck#	Withdrawal/Document Description	Withdrawal Amt	Total Loss (tally)	
Jun-15	US Bank Statement	Credit Line	Misc Purchases	\$197.55	\$197.55	
Jul-15	US Bank Statement	Credit Line	Purchases +Advances	\$268.38	\$465.93	
Aug-15	US Bank Statement	Credit Line	Purchases	\$423.34	\$889.27	
7/13/2015	US Bank check card		ATM withdrawal-St Louis Park (AP)	\$203.00	\$1,092.27	
8/7/2015	US Bank check card		ATM withdrawal-St Louis Park (AP)	\$203.00	\$1,295.27	
8/17/2015	US Bank check card		ATM withdrawal-St Louis Park (AP)	\$203.00	\$1,498.27	
8/17/2015	US Bank check card		ATM withdrawal-Hopkins (AP)	\$403.00	\$1,901.27	
8/19/2015	US Bank acct		Overdraft transfer to #1234	\$600.00	\$2,501.27	
8/24/2015	US Bank Check		Cash (AP)	\$1,600.00	\$4,101.27	
8/16/2015	US Bank acct		Overdraft transfer to #1234	\$50.00	\$4,151.27	
9/1/2015	US Bank check card		ATM withdrawal-St Louis Park (AP)	\$403.00	\$4,554.27	
9/2/2015	US Bank Check		Name of Lawyer (AP)	\$50.00	\$4,604.27	
11/5/2015	US Bank check card		ATM withdrawal-Ridgedale (AP)	\$200.00	\$4,804.27	
11/30/2015	US Bank electronic with		Cardmember services	\$103.00	\$4,907.27	
12/23/2015	US Bank Check card		ATM withdrawal-Minnetonka (AP)	\$200.00	\$5,107.27	
12/23/2015	US Bank check card		ATM withdrawal-Minnetonka (AP)	\$300.00	\$5,407.27	
12/28/2015	US Bank check card		ATM withdrawal-Hopkins (AP)	\$100.00	\$5,207.27	
12/30/2015	US Bank check card		ATM withdrawal-St Louis Park (AP)	\$83.00	\$5,290.27	
1/4/2016	US Bank check card		ATM withdrawal-Hopkins (AP)	\$200.00	\$5,407.27	

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Analyzing Records:
Case example Red Flags
detailed from documentation
available

- Client moved in with alleged perp in August 2015 when spending pattern changed.
- Significant deposits (connected to theft by alleged perp).
- In review of med records, neuropsych indicated concern in capacity January 2015 including nursing notes indicating difficulty taking meds independently, inadequate nutrition, seizure diagnosis, and cognitive deficit noted. Home care attempted June, and July, but clients (previous) home was not considered livable.
- Reports indicates concern of lack of food, increased spending Feb 2016. Spending showed groceries purchased.

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Analyzing Records:
Case example Red Flags
detailed from alleged perp

- Alleged Perp was jailed April 2016 on a criminal matter separate but connected to this investigation. Spending concerns stopped after jailing.
- Alleged perp indicated she was POA/ no formal documents provided. Connected as fiduciary (assisting informally as bill payer/ name on account and non-fiduciary through undue influence.

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Analyzing Records: Case example-intervention

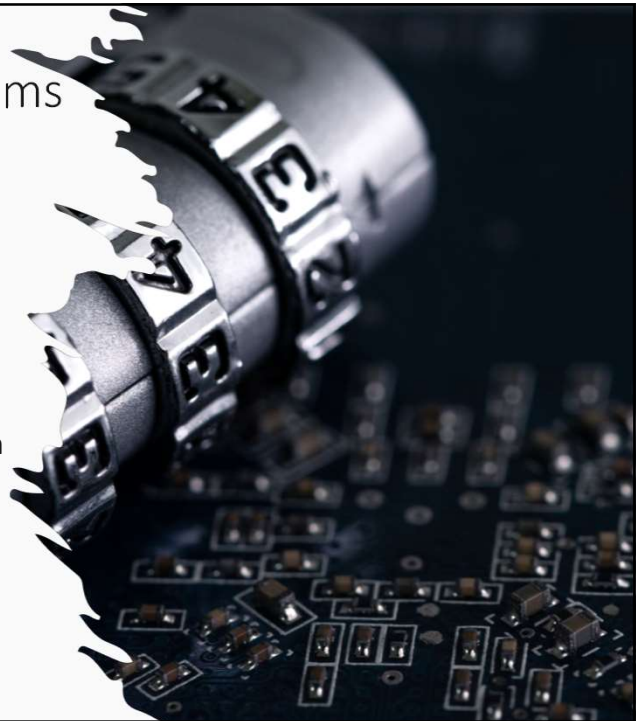
- Alleged perp substantiated
- Vulnerable adult moved out of county and was able to get a rep payee to assist with finances and bill paying. Case Management to assist with services through County due to MA eligibility and qualification for services.
- NO criminal charges were filed by police in this case.

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Statistics about Fraud and Scams

- 1 in 10 adults are victim to scams every year (consumer reports)
- In 2020, 50 million Americans lost money to scams (psychology today July 2021)
- Only 14% report scams (consumer reports)
- In 2017, Federal Trade Commission reported that more millennials were victim to fraud than seniors.

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Who are the victims?

- ANYONE and EVERYONE could be!
- Demographics: middle age are most likely to be victims, however seniors lose more money.
- Females -sweepstakes scams, males -foreign lottery scams
- Seniors- investment scams
- Younger and middle aged -work at home and business opportunity scams
- Behavior traits include more impulsivity and risk takers

Source: Psychology Today

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Types of Scams

Online Scams	Phone scams	Investment	Romance	Mail
<ul style="list-style-type: none"> • Social Media • Phishing • Pop-ups • Computer hacking 	<ul style="list-style-type: none"> • IRS • Car warranty • Grandparent Scam 	<ul style="list-style-type: none"> • Cryptocurrency • Bitcoin • Real Estate • Pyramid Schemes 	<ul style="list-style-type: none"> • Catfishing • Dating Websites • Words with Friends 	<ul style="list-style-type: none"> • IRS • Lottery • Sweepstakes • Pre-approval • Checks

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Types of Scams

Overall Top Ten Scams

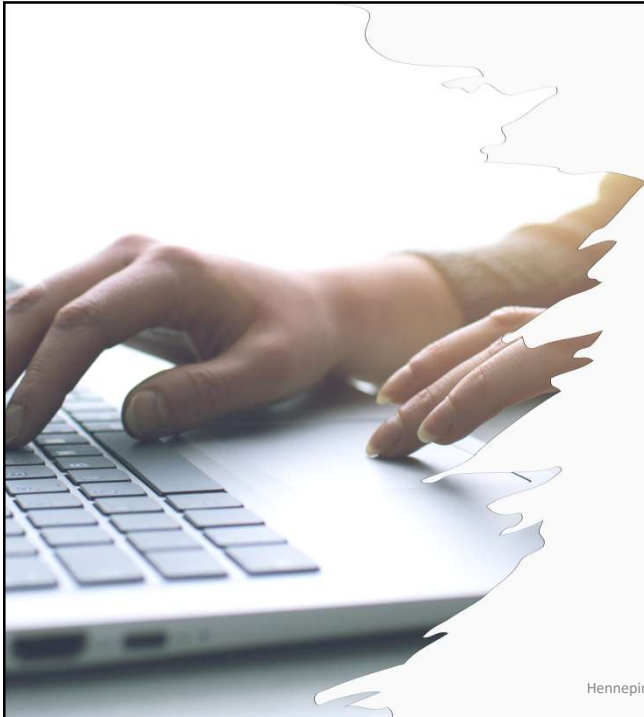
	Scam Type	% of Total	Median Loss
1	Prizes/Sweepstakes/Free Gifts	35.23%	\$795
2	Internet: Gen Merchandise	19.58%	\$500
3	Phishing/Spoofing	17.49%	\$800
4	Fake Check Scams	5.59%	\$2,000
5	Friendship & Sweetheart Swindles	3.35%	\$925
6	Investments: Other (incl. cryptocurrency scams)	3.05%	\$1,750
7	Advance Fee Loans, Credit Arrangers	2.31%	\$700
8	Family/Friend Imposters	1.89%	\$775
9	Computers: Equipment/Software*	1.05%	\$1,100
10	Scholarships/Grants	1.02%	\$1,000

Source: Fraud!Org National
Consumers League 2021

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Online Scams



- Social Media
 - Fake friend requests
 - Digital kidnapping
- Get out of debt pop-ups and ads
- Fake Computer Software (virus protection)
- Phishing (e-mails) and Smishing (texts)
- Fake websites for shopping

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Online Scams Red Flags

- "From" address line is a personal e-mail acct (fake).
- Phone number to call may look legitimate but verify with company directly.
- Once you get scammed once, you will be added to what seems like a data base for more scams.
- Always have a friend or family you can call to verify information you have received.
- Never share personal or financial information online *unless with trusted website.
- Confirm with online friend if new profile created




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You have authorized a payment to Poshmark Inbox

 service@paypal.com Feb 11 to me

Hello,




You authorized a transaction to Poshmark. Money won't leave your account until Poshmark processes your order.

Thanks for using PayPal. To see the full transaction details, log in to your PayPal account. Keep in mind, it may take a few moments for this transaction to appear.

Transaction ID 1287962	Transaction date Feb 10, 2022 22:45:20 PST
Merchant Poshmark support@poshmark.com 650-262-4771	Instructions to merchant You haven't entered any instructions.
Invoice ID 620605d813f1b6	
Shipping address [Redacted]	

From: <herbertaylenhart@gmail.com>
To: "[Redacted]@yahoo.com"<[Redacted]@yahoo.com>
Sent: Thu, Mar 17, 2022 at 9:18 AM
Subject: [Redacted] I have made your order DWYR8u4-36UI-KgRaUc despatched



[Redacted] below is your completed order details

Reference number for the transaction: F76A89F03D76

PayPal

Hi [Redacted] please check the information thoroughly and if you have question with the transaction, reach us immediately on 1-(808)-746-2381.


ORDER NO: DWYR8u4-36UI-KgRaUc

Name of Purchaser [Redacted]
Email Registered [Redacted]@yahoo.com
Purchase Amount - \$959.88
Purchased Product - PAC Protocol
Customer UID - F76A89F03D76

Phillip Alvarado, from the product supply team has approved your order. Need assistance with your order? Reach us on 1-(808)-746-2381 or send as mail of order invoice on 4062 Green Acres Road, Rocky Mount, NC 27801.

Friday March 18 2022

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Example of Phishing Scams (Real vs Fake)

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Forwarded Message
From: "A M A Z O N" <irenealsop707@yahoo.com>
To: [REDACTED]
Sent: Fri, Mar 11, 2022 at 4:03 PM
Subject: Order Confirmation - AERO 15 OLED SA-7US5130SH UHD AMOLED I7-9750H NVIDIA GeForce GTX 1660 TI GDDR6 6GB 16GB RAM

amazon Your Orders | Your Account | Amazon.com
Order Confirmation
Order# 701-9923802-3883706

Hello [REDACTED],

Thank you for your order. We'll send a confirmation when your order ships.
Your estimated delivery date is indicated below. If this order is not placed by you then contact us on 1-888-731-1926.

Your estimated delivery date is :
Friday, March 18, 2022
[Track Your Package](#)

Your package was sent to :
[REDACTED]
53 Arden Ave
New Castle,
Delaware(DE),
19720

Payment Summary
Order# 701-9923802-3883706

Gigabyte AERO \$1,998.00

2nd Example of Phishing Scams (Fake vs Real)

amazon

Hi [REDACTED], your package will arrive:
Sunday, March 27

[Track package](#)

ON THE WAY
1 item
Order # [REDACTED]

SHIP TO
[REDACTED]
[REDACTED]

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Examples of Phone Scams

- IRS calls and says you owe money and need to make a payment ASAP
- Grandparent Scam-Someone calls to pose as grandchild and needs help immediately
- Medicare phone scams to get your information and sign up for a new health program
- Insurance or Warranty calls to offer extended warranty or increased insurance
- Funeral/ Mourning Scams after losing a loved one.

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Phone Scams Red Flags

- Local or long-distance number on call that you don't recognize
- Needs money sent immediately
- Threatens you or your loved ones.
- Demands to keep you on the line.
- Asks for personal information and/or financial information

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Investment Scams



Top 10 investment Scams 2015 CNBC

Ponzi Schemes

Promissory Notes

Loans: Unknown Sources

Currency Scams: Crypto or Bitcoin

Precious Metals

Life Settlements

Unregistered Broker

Prime Bank Scam- Exclusive Offer

Investment Seminar

Annuities

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Investment Scams Red Flags



- Get rich quick
- High return, low risk
- Urgent need for investment, no time to research
 - Take time to research and ask others and get all of the information
- Broker reports having “inside” information
- Unknown person reached out to you with investment offer.
- Unregistered broker (<https://brokercheck.finra.org>)
- Cutting out a paper trail
- Overly complicated investment
- Antiestablishment
- Exclusive offers for wealthy investors

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Investment Scams Advice from MN Commerce:

- MN Commerce Department Max Zappia 2022:
 - Zappia says do your research before investing and if it seems too good to be true, it likely is. The top investment threats this year include those tied to cryptocurrencies and digital assets, fraud offerings related to promissory notes and money scams offered through social media and internet investment offers.

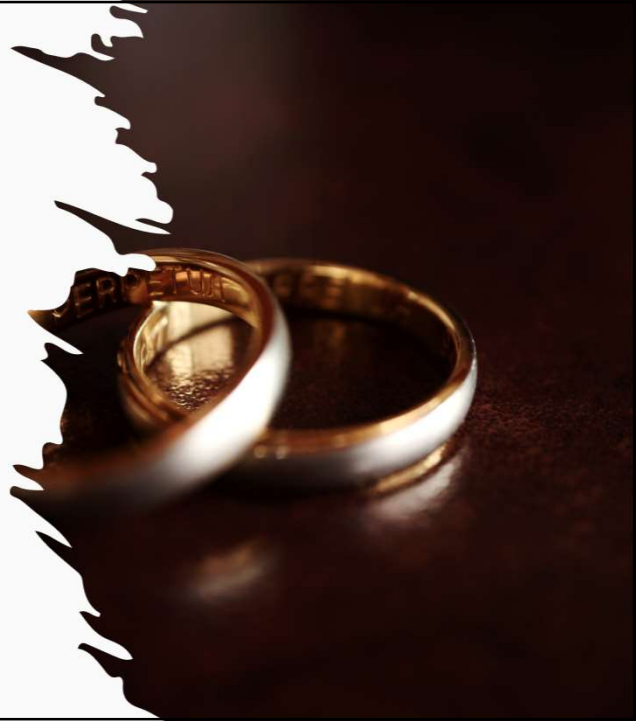
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Romance Scams

- Online Dating Sites
- Facebook
- Instagram
- Tik tok
- Catfishing
- Word with Friends
- Money Mule

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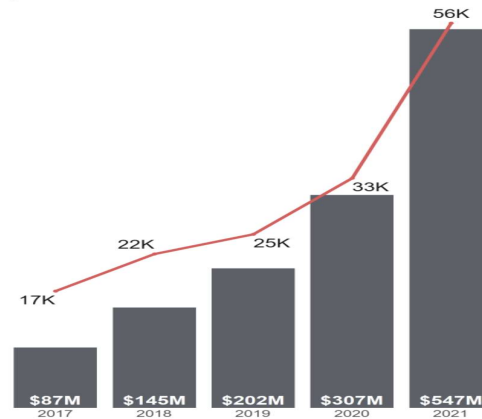
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Romance Scams



Reports about romance scams: Growth over five years

2021 total reported losses were more than 6 times what they were in 2017, and the number of reports grew to more than 3 times the 2017 number.



Figures based on fraud reports to the FTC's Consumer Sentinel Network that were classified as romance scams. Reports provided by the Internet Crimes Complaint Center are excluded.

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Romance Scams Additional Facts



- Most originate in Nigeria
- Most targeted Age is 60 and over
- All-time high in 2021, jumping 80% from 2020
- \$547 million lost in 2021 by Americans
- Median amount lost is \$2400 (more than any other scam)
- Money Mule-transfer money for scammer=money laundering
- Fake checks or wires
- Cryptocurrency scams
- Increase to all age groups

Source: FTC Consumer Protection

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Romance Scams Red Flags

- Professes love
- Request to move the conversation off-line quickly
- Claim to be overseas for business, military, or offshore oil rig.
- Ask for money or claim to need it for emergencies, hospital bills, travel
- Plan to visit but can't because of emergencies
- *Fake identities and pictures (catfish)

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Romance Scams Prevention

- Nobody legitimate will ask you to help by sending cryptocurrency, gift cards, or wiring money
- Never send money or forward money to someone you haven't met in person
- Reverse image search of pictures
- Verify information with law enforcement, and/or trusted family or friends

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Mail Scams and Red Flags



- IRS mail
 - Number to call to make payment
 - IRS doesn't take payment over phone
 - Verify with IRS (1-800-829-1040)
- "Free Checks" from legitimate looking businesses.
 - If you deposit the check, you will be expected to pay it back.
 - Verify with bank personnel
- Sweepstakes and Lottery
 - *Beware of promises to get rich quick

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Prevention



***Once money is sent it is gone!
Prevention is KEY!***

- Don't answer calls from numbers you don't know.
 - Important calls will leave a message
- Don't provide personal or financial information over the phone.
 - Research the request and call the company directly to verify requests or charges on accounts.
- Have a family safe word if you are unsure if the call is from them.
 - Something Simple, ask for the word in emergency

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Prevention cont.



- Have a record of all accounts and information to easily access and contact if scam occurs.
- Research potential investments
- Have a trusted family or friend to call in emergency or when you become a target to one of these scams.
- Don't give or send money to anyone whom you have not met in person.

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Prevention cont.



- Do not withdraw money immediately after you deposit a check or wire
- If you feel pressured or something doesn't feel right, hang up the phone or stop in your tracks.
- Don't open links, pop-ups, or e-mails from unknown sources.

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I Got Scammed what Do I do now?



- If you gave out your banking information – contact your bank immediately.
- If you gave out your credit card information – contact your credit card company or bank that issued that card.
- Call the Federal Trade Commission at 1-877-382-4357 or go to their online form.

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I Got Scammed what Do I do now? Cont.



- File a police report with local law enforcement in your area.
- Check credit report and put alert on credit for potential suspicious activity.
- Freeze credit if need be.
- Change phone numbers, block scam phone numbers, close and change bank accounts.

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What Can Adult Protective Services Do: Protective Planning

ADULT PROTECTIVE SERVICES UTILIZES:

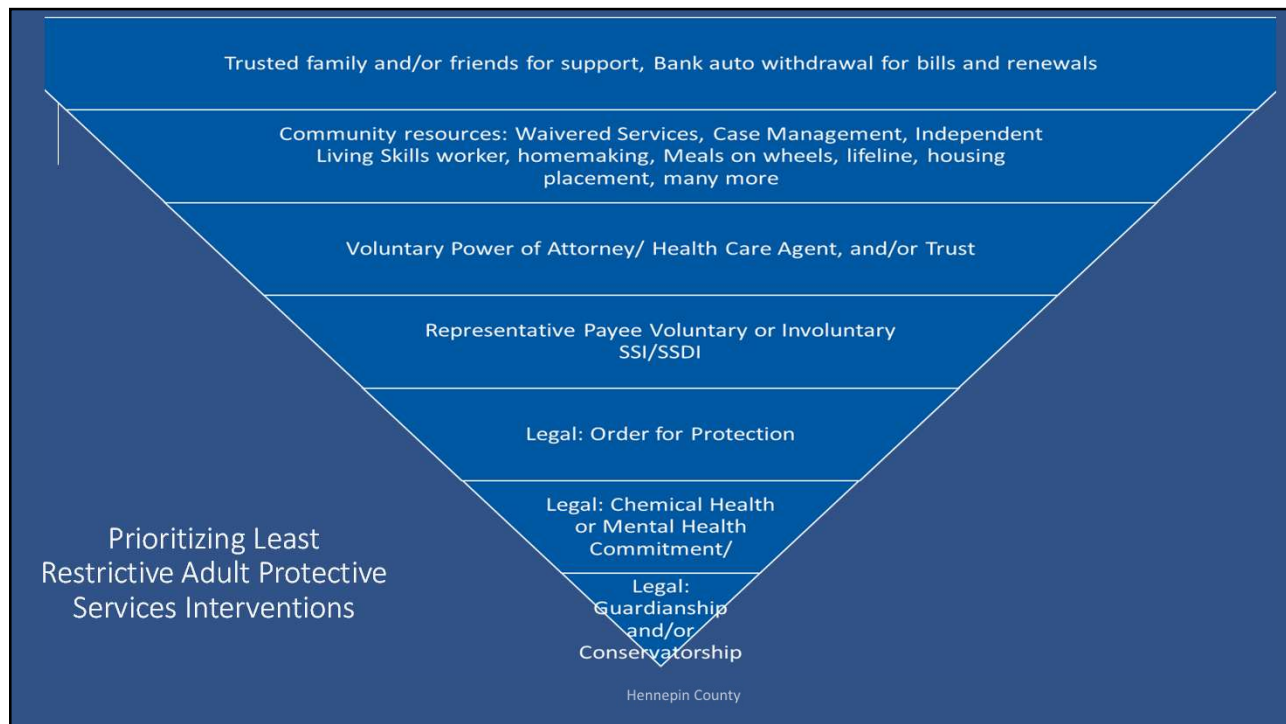
- Social, medical, legal, and law enforcement services used to reduce or eliminate maltreatment of a vulnerable adult.
- Provided in keeping with client self-determination goals and least restrictive alternatives

- NASW

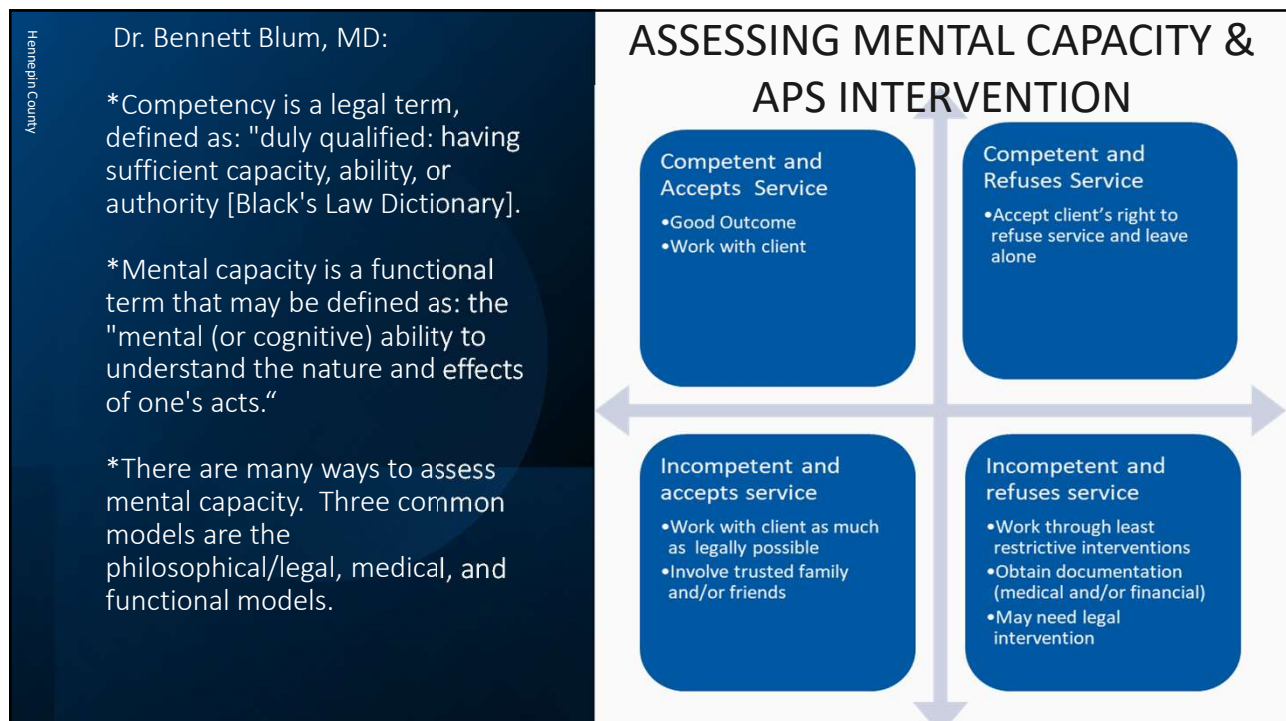
- 1.02 Self-determination :

Social workers respect and promote the right of clients to self-determination and assist clients in their efforts to identify and clarify their goals. Social workers may limit clients' right to self-determination when, in the social workers' professional judgment, clients' actions or potential actions pose a serious, foreseeable, and imminent risk to themselves or others.

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Resources



- Minnesota Adult Abuse Reporting Center
 - 844-880-1574
- Local Law Enforcement
 - or 911
- MN Commerce Department website on scams: 651-539-1500
<https://mn.gov/commerce/consumers/your-money/online-fraud/>

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Resources cont.



- Federal trade commission reporting information
 - <http://www.reportfraud.ftc.gov/>
- Investment broker verification
 - <https://brokercheck.finra.org>
- Volunteers of America: WINGS program
952-945-4174
- Center for Supported Decision making

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Questions

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COLLEEN JENSEN, MSW LICSW
Sr. Social Worker/Adult Protection Field Investigator
Hennepin County Adult Protection

colleen.jensen@hennepin.us

612-348-5272



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