



**safeguarding
adults at risk**
a cumbria partnership

Preventing Financial Abuse and Fraud

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Cumbria Safeguarding Adults Board

Preventing Financial Abuse and Fraud

It is important to plan your finances and arrange who will look after your money, possessions and property on your behalf when you are no longer able to do so. It ensures control will go to the person you choose and helps reduce the risk of financial abuse to you.

Financial Planning

Planning a will ensures that you have choice and control about what will happen once the time comes. When writing your will, there are several things you should consider, including:

- Contacting a solicitor or someone to help with writing your will
- Making a list of your assets
- Who to appoint as your executor
- How you want your estate to be divided

For further advice contact your local Citizens Advice Bureau or visit www.citizensadvice.org.uk

For information on how a person without mental capacity can make a will and how someone can apply to execute wills, contact the Office of the Public Guardian on **0845 330 2900** or visit www.publicguardian.gov.uk

Make sure people you trust know what you want in the future should you become physically or mentally frail. Write down where you might wish to live if you cannot stay in your own home.

Arrange to pay your bills by Direct Debit or standing order to make sure they get paid on time and to reduce the risk of debt if you forget to pay. This can then continue if you find it difficult to get out and about.

Make arrangements for someone you trust to look after your financial affairs if you become unable to do this for yourself. Remember, you must do this whilst you are still well enough to make your own decisions.



You can arrange this by:

- Giving a Power of Attorney to someone you trust who will then be able to legally manage your finances on your behalf - contact the Office of The Public Guardian or a solicitor for more information
- Appointing someone to manage your benefits on your behalf

For more information about legal arrangements for managing your finances, contact Age UK on **0845 169 6565** or visit **www.ageuk.org.uk**

Preventing Fraud

We are all potential victims of scams. The people who perpetrate these scams are becoming more sophisticated and succeed by:

- Catching you unprepared on your doorstep, on the phone, by email, post or just in the street
- Appearing pleasant, well spoken, kind and want you to think they are a friend
- Being persuasive and persistent
- Pressuring you into making a decision
- Asking you to give or send money before you receive anything promised

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

Do not send money or give out your personal details to anyone until you have checked that they are genuine. Always talk to a professional, a family member or a friend if you are unsure.

Crime prevention tips from the police:

- Treat all callers as bogus until you are sure that they are genuine
- Fraudsters are very convincing and are skilled in persuasion
- You cannot win a prize in a competition you have not entered
- Only send money to a person you know and trust
- If it appears too good to be true then it usually is

For more information on fraud and scams visit the Office of Fair Trading website **www.offt.gov.uk**



Scam Mail is illegal because, it is designed to trick vulnerable people into sending money to claim prizes they will never receive. Scammers pose as fictional characters ie; lottery officials, solicitors, bankers and clairvoyants, who trick, “befriend” and threaten vulnerable people. They also send out catalogues which “Guarantee” a cash prize to those who order their overpriced goods. The prize never arrives. For advice on Scam Mail contact advice@thinkkjessica.com

Dealing with doorstep callers – do not be deceived at the door. Doorstep callers:

- Usually ‘cold call’, that is, they knock at your door without invitation
- Persuade you to have work done that is not needed, e.g. driveways, roof work, gutters, or general garden work
- Will often say they are only working in the area for the day
- May say they want more money, giving you poor reasons why
- Will not give you a ‘cooling off’ period, which you are legally entitled to



Remember:

- Never rush to part with your money
- Always use a reputable trader and get 3 quotes for the work
- Say ‘no thank you’ and close the door

Reporting financial abuse

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

You can report abuse by phoning **01228 606060**.

For a copy of this and the following factsheets, visit our website: safeguardingadultscumbria.org.uk or phone us on **01228 606060**.

- Preventing Abuse, Keep Yourself Safe
- Safe Recruitment of a Personal Assistant