

Spotting and Preventing the Financial Exploitation of Vulnerable Adults

Financial exploitation is the fastest-growing form of abuse. It affects vulnerable adults, including older adults and individuals with disabilities. Offenders—who can be family members, caregivers or others in positions of trust—use theft, deceit or manipulation to steal funds, forge checks or take out loans without permission. The Maryland Office of the Attorney General’s Medicaid Fraud & Vulnerable Victims Unit (MFVUU) investigates and prosecutes these crimes, working to protect vulnerable adults in the long-term care system.

Common Forms of Financial Exploitation

- **Taking checks or cashing them without permission:** Long-term care staff, caregivers or family members may take checkbooks or ATM cards to withdraw money for personal use.
- **Forging a resident’s signature** on checks or documents.
- **Gaining control over accounts** by pressuring residents to share PINs, login details or “helping” them with their online accounts or devices.
- **Tricking or pressuring a resident to sign** contracts, wills, powers of attorney or other legal documents.
- **Misusing power of attorney, guardianship or conservatorship** to control a resident’s money or property.
- **Offering fake investment or personal loan schemes.**
- **Requesting gift cards as payment** for services. (These payments are difficult to trace.)
- **Stealing or misusing a resident’s money or belongings.**



Signs of Financial Exploitation

- Unusual bank activity like large, frequent or unfamiliar transactions
- Missing financial documents like bank statements, credit cards or checkbooks
- Unpaid bills, sudden purchases or new loans
- Changes to legal documents like wills or beneficiary designations



Access our online reporting form by scanning the QR code below.

Report Financial Exploitation:



Prevention Tips

- **Secure financial documents:** Store checkbooks, bank statements and sensitive documents in a secure place.
- **Limit cash and card access:** Only share cash and credit card access with trusted people, and consider setting up limits on withdrawals and purchase amounts.
- **Review accounts regularly:** Monitor accounts frequently, either personally or with the help of a trusted person, to detect unusual activity.
- **Be cautious with personal information:** Avoid sharing PINs or login information with anyone unless it's absolutely necessary.
- **Use safeguards for legal authority:** If granting power of attorney or adding someone as a co-signer, make sure it is someone completely trustworthy.

What You Can Do

If you suspect the financial exploitation of a vulnerable adult, notify your local law enforcement and contact the MFVVU to report what you know. Use the [online reporting form](#) or contact us via the methods below to give details.

Contact Us

Maryland Office of the Attorney General
Medicaid Fraud & Vulnerable Victims Unit

- Address: 200 St. Paul Place, 18th Floor, Baltimore, MD 21202
- Phone: 410-576-6521 or toll-free at 1-888-743-0023
- Email: medicaidfraud@oag.maryland.gov
- Online: oag.maryland.gov/i-need-to/Pages/medicaid-fraud-vulnerable-victims.aspx

