Upholding Justice for Older Americans: A National Conversation

Monday, June 15th 10 AM PT/ 1 PM ET

#WEAAD2020
Housekeeping

• All attendees will enter the meeting in listen-only mode.

• If you have questions, type them in the box below. We will address as many as possible during the Q&A session at the conclusion of the presentation.

• Workshop recording and presentation materials will be made available via the National Center on Elder Abuse.

• Your feedback matters! After we conclude today’s webinar please follow the link to complete our survey.
Webinar Objectives

1. Discuss lessons learned from COVID-19 that shape our field’s priorities.
2. Showcase the latest, most up and coming resources from each partnering agency.
3. Promote national community and agency supports and initiatives.
4. Reinforce tools and resources regarding financial exploitation.
Federal Level Partnerships

The WEAAD Committee is a collaborative effort consisting of federal partners and resource centers:

- Administration for Community Living (ACL),
- National Center on Elder Abuse (NCEA),
- Department of Justice (DOJ),
- Social Security Administration (SSA),
- Securities and Exchange Commission (SEC),
- National Center on Law and Elder Rights (NCLER), and
- Consumer Financial Protection Bureau (CFPB).

The committee coordinates promotion and dissemination efforts, and partners on educational webinars, blogs, and social media activities directed to their unique public and professional audiences.
Today’s Presenters

**Julie Schoen, JD**  
Deputy Director  
National Center on Elder Abuse  
at the Keck School of Medicine of USC

**Suzanne McGovern**  
Assistant Director  
Office of Investor Education and Advocacy  
Securities and Exchange Commission

**Eden Ruiz-Lopez, MPA**  
Assistant Deputy Director  
National Center on Elder Abuse  
at the Keck School of Medicine of USC

**Lydia E. Chévere**  
Public Affairs Specialist  
Social Security Administration

**Edwin Walker, JD**  
Deputy Assistant Secretary  
Office of Elder Justice and Adult Protective Services  
U.S. Administration for Community Living

**Jenefer Duane**  
Senior Program Analyst  
Office for Older Americans  
Consumer Financial Protection Bureau

**Susan C Lynch, JD, DrPH, LLM**  
Senior Counsel for Elder Justice  
U.S. Department of Justice

**Jennifer Goldberg, JD, LLM**  
Deputy Director  
National Center on Law & Elder Rights  
Justice in Aging
WEAAD Events
WEAAD: Around the World

World Elder Abuse Awareness Day
Online Forum
Friday, 12 June 2020
10am - 11.30am (ACST)

HelpAge Canada
CanAge
Elder Abuse Prevention Inc.

South African Government
Republic of South Africa
Let's grow South Africa together

29 April
Children’s Art Competition
Keeping connected in times of Covid19

Keck School of Medicine of USC
2020 Challenges

COVID-19
Why WEAAD Matters Now

“If we keep pursuing justice and equality, if we don’t hide with fear, we will overcome this sooner than later.”

– Myrlie Evers-Williams

Quote courtesy of Jackson, MS - WJTV
## COVID-19 Supplemental Funding

### Families First Coronavirus Response Act
- **$250 million**
  - **$60 million** – Congregate Meals
  - **$180 million** – Home-Delivered Meals
  - **$10 million** – Native American Supportive and Nutrition Services

### CARES Act
- **($955 million)**
  - **$200 m** – Supportive Services
  - **$480 m** – Nutrition Services
  - **$100 m** – Family Caregiver Support
  - **$20 m** – Native American Supportive & Nutrition Services
  - **$20 m** – LTC Ombudsman Program
  - **$50 m** – ADRCs
  - **$85 m** – Centers for Independent Living
The National Long-Term Care Ombudsman Resource Center (NORC)
Adult Protective Services
Technical Assistance Resource Center
(APS-TARC)

COVID-19

APS and COVID-19
Administration for Community Living
Providing Support to the Aging and Disability Network

https://acl.gov/COVID-19

https://ncea.acl.gov/

https://ncler.acl.gov/


https://ltcombudsman.org/
COVID-19 Tuesday Tip

COVID-19 and related scams have disproportionately affected older people from diverse backgrounds. Clear, credible, and culturally competent communication is needed to prevent the spread of COVID-19 and related scams.

For more information on COVID-19 Related Scams and Resources visit:
Institute on Aging COVID-19 FAQ
Diverse Elders Coalition COVID-19 Resources
The First “Virtual” EJCC: Addressing Scams, Fraud, and COVID-19

By Lance Robertson, Assistant Secretary for Aging and Administrator, ACL

On Wednesday, I had the honor of chairing the first-ever virtual meeting of the Elder Justice Coordinating Council.

The EJCC brings together leaders from across the federal government to address issues of elder justice nationally. Council members include the leaders of federal departments, agencies, and entities administering programs related to abuse, neglect,
• U.S. Department of Health and Human Services, Chair
• U.S. Department of Housing and Urban Development
• U.S. Department of Justice
• U.S. Department of the Interior
• Consumer Financial Protection Bureau
• U.S. Department of Labor
• U.S. Department of Homeland Security
• Corporation for National and Community Service
• U.S Department of the Treasury
• Federal Trade Commission
• U.S. Department of Veterans Affairs
• Social Security Administration
• U.S. Postal Inspection Service
• U.S. Department of Agriculture
• U.S. Securities and Exchange Commission
Physical Isolation

≠

Social Isolation
Check in on your Neighbors

Raise up our Voices

Grow Public Awareness

Send Message to Perpetrators
Stay Connected with ACL and
The Office of Elder Justice and Adult Protective Services

www.acl.gov

https://elderjustice.acl.gov
WEAAD 2020

Department of Justice’s Commitment to Elder Justice

Susan C. Lynch, JD, DrPH
Senior Counsel for Elder Justice
U.S. Department of Justice

June 15, 2020
Department of Justice Launches a National Nursing Home Initiative
READ MORE
Elder Fraud Sweeps

- 2020 (March) Elder Fraud Sweep
- 2019 (March) Elder Fraud Sweep & Money Mule Initiative
- 2018 (Feb) Elder Fraud Sweep
- 2016 (May) Shut down a large scale “psychic” mail fraud scheme

https://www.justice.gov/civil/elder-fraud-sweeps-2020
FOR IMMEDIATE RELEASE

Thursday, June 13, 2019

Justice Department Announces New Transnational Elder Fraud Strike Force

Law Enforcement Effort Will Coordinate Action Against Foreign Fraud Schemes that Target American Seniors

Attorney General William P. Barr today announced the establishment of the Transnational Elder Fraud Strike Force, a joint law enforcement effort that brings together the resources and expertise of the Department of Justice’s Consumer Protection Branch, the U.S. Attorneys’ Offices for six federal districts, the FBI, the U.S. Postal Inspection Service, and other organizations. The Strike Force will focus on investigating and prosecuting individuals and entities associated with foreign-based fraud schemes that disproportionately affect American seniors. These include telemarketing, mass-mailing, and tech-support fraud schemes.
National Elder Fraud Hotline

To help combat fraud against older Americans and provide services to victims, OVC announces the launch of the National Elder Fraud Hotline. Call 833–FRAUD–11 (833–372–8311) to receive help from a hotline case manager.

Learn more on the National Elder Fraud Hotline website.
REPORT COVID-19 FRAUD
Contact the National Center for Disaster Fraud Hotline: 866-720-5721 or Justice.gov/DisasterComplaintForm
FOR IMMEDIATE RELEASE

Tuesday, May 26, 2020

Licensed Pharmacist Charged With Hoarding And Price Gouging Of N95 Masks In Violation Of Defense Production Act

Defendant Richard Schirripa Is Also Charged with Making False Statements to Law Enforcement, Committing Healthcare Fraud, and Committing Aggravated Identity Theft

Geoffrey S. Berman, the United States Attorney for the Southern District of New York, Peter C. Fitzhugh, the Special Agent in Charge of the New York Office of Homeland Security Investigations (“HSI”), Philip R. Bartlett, Inspector in Charge of the New York Office of the U.S. Postal Inspection Service (“USPIS”), and Raymond Donovan, Special Agent in Charge of the New York Office of the Drug Enforcement Administration (“DEA”), announced the arrest today of RICHARD SCHIRRIPIA, a/k/a “the Mask Man,” a licensed pharmacist, on charges of violating the Defense Production Act by hoarding and price gouging scarce N95 masks; making two false statements to law enforcement; committing healthcare fraud; and committing aggravated identity theft. SCHIRRIPIA surrendered today and will be presented before U.S. Magistrate Judge Ona T. Wang in Manhattan federal court.
FOR IMMEDIATE RELEASE

Court Orders Oklahoma Company To Stop Selling Colloidal Silver As Treatment For COVID-19

Xephyr LLC, DBA N-Ergetics, Ordered To Halt Sales Of Colloidal Silver As Treatment For COVID-19

MUSKOGEE, OKLAHOMA – A federal court in Muskogee, Oklahoma, has entered a temporary restraining order halting the sale of an unapproved colloidal silver product to treat COVID-19.

The U.S. District Court for the Eastern District of Oklahoma entered the temporary restraining order on May 14, 2020 in response to a civil complaint and accompanying court papers filed by the Department of Justice. In its complaint, the department alleges that Xephyr LLC, doing business as N-Ergetics, and its owners Brad Brand, Derill J. Fussell, and Linda Fussell, sell and distribute a colloidal silver product claiming that it will cure, mitigate, or treat coronavirus and its resulting disease, COVID-19, as well as other diseases including pneumonia, AIDS, and cancer. Colloidal silver is a suspension of silver particles in a liquid, and it is not generally recognized as safe and effective by qualified experts for any of the uses for which defendants promote it.
FOR IMMEDIATE RELEASE

Gresham Man Charged with Smuggling and Importing Misbranded Chloroquine from China for Attempted Resale

PORTLAND, Ore.—U.S. Attorney Billy J. Williams announced today that a Gresham, Oregon man has been charged with illegally purchasing, importing, and offering for sale chloroquine, the active pharmaceutical ingredient in prescription drugs used to treat malaria.

Matthew Owens, 42, has been charged by criminal complaint with smuggling and the receipt in interstate commerce of misbranded drugs and the delivery thereof for pay.

“Together, Americans are facing a public health emergency without precedent in our lifetimes. We are heartened by the countless examples of public service by front-line health workers, law enforcement, and ordinary Americans alike. These heroic acts of service inspire us all,” said U.S. Attorney Williams. “And yet, there are some individuals actively trying to profit off the pandemic, and, in the process, putting more lives at risk. We will not let these selfish and dangerous criminal acts continue unchecked.”
FOR IMMEDIATE RELEASE

Justice Department Files Its First Enforcement Action Against COVID-19 Fraud

Federal Court Issues Temporary Restraining Order Against Website Offering Fraudulent Coronavirus Vaccine

The Department of Justice announced today that it has taken its first action in federal court to combat fraud related to the coronavirus (COVID-19) pandemic. The enforcement action filed today in Austin against operators of a fraudulent website follows Attorney General William Barr’s recent direction for the department to prioritize the detection, investigation, and prosecution of illegal conduct related to the pandemic.
OFFICE OF JUSTICE PROGRAMS

National Institute of Justice

Research on the Abuse, Neglect, and Exploitation of Elderly Individuals

Bureau of Justice Statistics

Financial Fraud NCVC Supplement

Office for Victims of Crime

Enhancing Services for Older Victims of Abuse and Financial Exploitation

Training for Law Enforcement to Improve Identification of and Response to Elder Fraud Victims
DOJ AGENCIES

Office on Violence Against Women

Abuse in Later Life Grant Program

COPS Office

Elder Justice Resources (for law enforcement) webpage
https://www.justice.gov/elderjustice/support/resources-neighborhood
COVID-19
Investment Scams
WEAAD
June 15, 2020
Suzanne McGovern
SEC Disclaimer

The SEC’s Office of Investor Education and Advocacy is providing this information as a service to investors. This presentation is not a statement of official SEC policy, a legal interpretation, or investment advice.
Fraudulent Stock Promotions

- Be cautious of claims that a company:
  - Can help cure the coronavirus, or
  - Is converting business to COVID-19 related support

- Promotions may look like research reports and predict a company’s stock price will hit a “target price”

- May be promoted through social media, online bulletin boards, chat rooms or unsolicited phone calls

- You can have large losses if you invest in a company that makes inaccurate or unreliable claims
Pump-and-Dumps

- Involve the hyping (“pump”) of a company’s stock through false or misleading statements.
- Typically involve “penny-stock” or “microcap” companies.
- Pitch to buy stock quickly.
- Once fraudsters “dump” their shares at the pumped-up price, the price falls and investors lose their money.
SEC Trading Suspensions

- SEC can suspend trading when it believes a company’s information is inaccurate.
- SEC has suspended trading in 30 companies in the last four months, claiming to have coronavirus-related products or services (as of today’s date).
- Stockholders in a company subject to a trading suspension may not be able to sell their shares until suspension is lifted.
Charitable Scams

• Fraudsters may try to exploit your desire to help those affected by COVID-19 by using charitable causes as a hook for investment schemes

• They pretend your investment will provide help to people in need, but steal your money

• Check out a charity’s tax-exempt status on IRS.gov. Search “Tax Exempt Organization.”
Bogus CDs Offering High Returns

- During market volatility, investors may seek less risky or volatile investments. But be cautious with Certificates of Deposit (CDs) promoted online.

- Phony CDs use “spoofed” websites with URLs similar to legitimate firms, or legitimate-sounding names.

- Watch out for CDs with these red flags of fraud:
  - Offer high interest rate CDs with no penalties for early withdrawals
  - Require high minimum deposits
  - Direct investors to wire funds abroad
  - Claim the deposits are FDIC-insured
Ponzi Schemes

- Scammer pays existing investors with funds from new investors
- Often promises high returns with little or no risk, or overly consistent returns
- Secretive, complex strategies
- Unregistered sellers and investments
Advance Fee Fraud

• Scammer asks for a payment up front before the deal can be completed

• Advance payment may be described as a fee, tax, commission, or incidental expense that may be repaid later

• Fraudsters try to fool investors with official-sounding websites and emails
Government Impersonators

- Scammer may pose as SEC or other government employee
- SEC does not endorse investment offers, assist in purchase/sale of securities or participate in money transfers
- SEC does not make unsolicited communications seeking detailed personal and financial information
Steps to Protect Yourself
Check Any Investment Professional

Check on Investor.gov:

- License/registration
- Employment history
- Important disclosures
Key Things to Check

3 key things to look for when you search an investment professional on Investor.gov:

1. If “Registered” appears in green, that person is licensed by a regulatory authority.

2. If “Previously Registered” appears in gray, that person was registered in the past but currently isn't.

3. If “Disclosure Reported” appears in red, that person has had a complaint, sanction or judgment filed against them. You should click “Get Full Report” for the details before proceeding.
Get the Full Report

NAME
BARKLEY & HOWELL

Registered Investment Adviser
Registered Broker
Disclosure Reported

Get Full Report
# Disclosure Events

**NAME**

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**BARKLEY & HOWELL**

ANYTOWN, USA

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## Registration History

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Research Any Investment Product

Check EDGAR: Is the product registered with the SEC?

- Scams often involve unregistered companies
- EDGAR has important information about companies
EDGAR

Guides

How to Research Public Companies
Learn how to quickly research a company's operations and financial information with EDGAR search tools.

Guides

How to Research Public Companies
Learn how to quickly research a company's operations and financial information with EDGAR search tools.

Form Types
Review reference versions of EDGAR forms filed by companies, funds, and individuals.

Search Tools

CIK Lookup Tool
Look up the central index key (CIK) of an EDGAR filer. Searching by CIK is the most accurate way to view filings.

Save Your Search
Want to get updates on new filings? Learn how to save your search by subscribing to EDGAR RSS feeds.
Other Ways to Protect Yourself

• Verify anyone claiming to be from the government (call the agency)

• Don’t pay for investments with credit cards, gift cards, or wires sent overseas

• Don’t speak to unknown salespeople – and if you do, never share any personal information

• Don’t pay an upfront fee in order to claim proceeds, stock, or winnings
SEC Resources
Upholding Justice for Older Americans: A National Conversation

Lydia Chévere

Securing today and tomorrow

WEAAD 2020 Webinar

Produced at U.S. taxpayer expense
Anti-Fraud Efforts Include:

- Fraud advisory - Warning the public about a new COVID-19 related scam threatening suspension of SSA benefits;
- Revised online reporting form;
- Scam tracking and monitoring;
- Spoofing prevention; and
- Suspension or termination of phone numbers used by scammers.
“Gateway Carrier” Litigation

- SSA OIG worked with DOJ to help gather evidence to stop foreign-based calls into the U.S.
  - Led to a civil filing; and
  - Temporary and permanent injunctions.

- FCC and FTC sent warning letters to other gateway carriers.
Positive Outcomes

**Complaints**

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<th>February</th>
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**Spoofing Attempts**

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**You Mail reported:**
- SSA scams no longer in the Top 20 robo-call
- SSA scams have decreased by 50% from its peak in October 2019
Tools You Can Use to Help Prevent Elder Abuse and Financial Exploitation
What should I do if I get a call claiming there's a problem with my Social Security number or account?

Coronavirus (COVID-19) Impact - Read More

Online Services

Retirement

Disability

Medicare Enrollment
Public Service Announcement

A message from Social Security

We are committed to preventing, detecting, and eliminating fraud in our programs.

Our mission is to deliver Social Security services that meet the changing needs of the public. Every day our employees work diligently to ensure the public receives the services and benefits it deserves. We strive to ensure the integrity of our programs and provide a high level of service to the public despite the efforts of those who seek to abuse our programs.
Scam Awareness - Tips to Protect Yourself

1. Remain Vigilant.
2. If you receive a call or a communication that you believe to be suspicious: **HANG UP or do not respond!**
3. **DO NOT** provide the caller with money — cash, gift card, wire transfers, or pre-paid debit cards — or personal information.
4. **REPORT IT** at oig.ssa.gov.
5. **SHARE** this information with others, to help spread awareness.

We want to assure our beneficiaries that Social Security is **NOT** suspending any payments because of COVID-19.
Representative Payees

Economic Impact Payment:
• Rep payee only responsible for managing Social Security or SSI benefits.

Advance Designation:
• Allows you to identify people whom you would like to serve as your potential representative payee in the event you ever need help managing your benefits.
How to contact us?

On Tuesday, March 17, 2020, we suspended face-to-face service to the public nationwide, at both our field offices and our hearings offices, until further notice. However, we are still able to provide critical services.

Online

Use the field office locator to call your local office

Call 1-800-772-1213
Thank you!

Securing today and tomorrow
Jenefer Duane

National Lead

Elder Fraud Prevention and Response Networks

Money Smart for Older Adults

Office of Financial Protection for Older Americans

CFPB Consumer Financial Protection Bureau
Disclaimer

This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Consumer Financial Protection Bureau. Any opinions or views stated by the presenter are the presenter’s own and may not represent the Bureau’s views.
About the CFPB

The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the Federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.
The Bureau’s Office for Older Americans works to improve financial security for older consumers. The Office creates resources to help older adults, those that serve them, and their financial caregivers.

What we do:

- We lead initiatives to help protect older people from financial harm.
- We create tools and resources to support sound financial decision-making that safeguards later-life economic security.
- We offer a variety of resources that you can use or view online, download, or order in bulk, all for free.

Visit [consumerfinance.gov/olderamericans](http://consumerfinance.gov/olderamericans)
What is a network?

A sustained, and largely voluntary, collaborative effort or partnership that works to prevent, detect, and/or respond to elder financial exploitation.
2016 Study Recommendations

- Elder abuse networks that do not focus on financial exploitation should develop activities and the capacity to respond to elder financial exploitation.
- Networks should seek to engage financial institutions, community-based organizations such as faith organizations and others that serve these communities.
Recommendations Con’t

▪ Develop Networks in areas with older Americans of diverse linguistic, ethnic and racial backgrounds should seek to engage stakeholders that serve these populations, and deliver educational and case review services relevant and appropriate to these populations.
Resource Guide for Elder Fraud Prevention & Response Networks

Tips and resources on:

- Steps for starting a network
- Sustainability
- Traits of successful network coordinators
- Organizing effective meetings
- Education and case review
Expanding Networks across the Nation

- In 2017, the Bureau launched a pilot convening program to expand the presence of Elder Fraud Prevention and Response Networks (EFPRNs) and the capacity of existing networks.
- As a result of these convenings, OA developed a model for identifying potential networks, coordinating with key stakeholders, facilitating meetings, and garnering support to help initiate and enhance local EFPRNs.
EFPRN Convening Report

- Common activities of networks
- Replicating and expanding networks
- Convening Stakeholders
- Outcomes
- Recommendations
Connect your community's efforts to prevent and respond to elder financial exploitation

Use our resources to help you build an elder fraud prevention and response network
Resources to build an elder fraud prevention and response network

Mobilize key stakeholders in your community to prevent, detect, and respond to elder financial abuse.

Elder financial exploitation threatens the financial security of millions of older Americans annually. In response to this crisis, hundreds of communities across the United States have created collaborative networks to protect their older residents.

Learn more about networks
Why create a Development Guide?

**Stakeholders:**

- Would benefit from detailed instruction
  - To help launch networks in communities where they do not currently exist, especially in those with a large number of older people, and
  - To build capacity and collaboration in existing networks to enhance prevention and respond to elder financial exploitation.
- Are already working full-time jobs and could use ready-made resources to plan, produce and host a retreat
- Need resources and guidance to establish and maintain the network thereafter
Launch a successful network: use our meeting model

Our meeting model includes two key meetings—a retreat and a post-retreat—to help you bring stakeholders together to increase and enhance the prevention of and response to elder financial exploitation.

Plan a retreat

A retreat is an effective way to rally stakeholders and community leaders together to create a collaborative network. Gather a core team of key community members to help you plan logistics and reach out to the wider community.

See retreat planning resources

Host a retreat

How you conduct a retreat can set the tone for your network. Here are some suggestions on how to provide opportunities for collaboration and make sure everyone’s voice is heard during a retreat.

Learn how to host a retreat

Reconvene and establish your network

After holding a retreat, it’s important to bring community stakeholders back together to determine next steps toward addressing priorities identified at the retreat.

Establish your network

Expand network capabilities

After your network establishes priorities, consider leveraging working groups to reach goals, engage the community, and grow the influence of the network.

Consider your next steps

Network resources

As you create and grow your network, use these tools to plan meetings, identify and prioritize goals, and build foundational knowledge of elder fraud prevention.

Browse network resources
Tools for Planning a Retreat

- Planning templates
  - Stakeholder spotlights and invitation contact list
  - Timeline tool
  - Sample invitations and reminders
  - Sample retreat agenda
Tools for Hosting a Retreat

▪ **Retreat Facilitator Guide**
  ▪ Helps the facilitator plan and execute network-building activities, including group exercises.
  ▪ Group exercises help focus the stakeholder participants on determining priorities and future action steps

▪ **Additional tools and templates**
  ▪ Supply list, handouts for participants, voting sheets
Tools for Hosting a Retreat – Optional Activities

- Resource for Q&A discussion session:
  - Allows participants to ask questions of each other and share thoughts and any ideas that may have surfaced.
  - Participants build engagement and their relationship with each other by sharing info to answer each others questions.
Tools for Reconvening and Establishing Network

- Sample retreat readout
- Establishing working groups
- Goal-setting activity
- Developing a referral guide
Sample retreat readout

Table of contents

Page X  Retreat goal
Page X  Participating organizations
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Page X  Group activity and results
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Page X  Quotes from retreat participants
Page X  Possible next steps
Page X  Opportunities for innovation
Page X  Who can help & retreat attendance list
Toools for Expanding Network Capabilities

Activities for working Groups

- Planning Future meetings
- Education outreach
- Case reviews
- Cross Training
- Program evaluation guide
- Funding considerations
- Evaluation
Tools for Hosting a Retreat – Optional Activities

- **Resource for professional cross-training:**
  - Can strengthen the network and benefit members and the community.
  - Can help members and the community better understand each other and how to work together to help victims.
Connect with us to build a network

We can provide guidance and assistance to people or groups that are interested in establishing an elder fraud prevention and response network in their community.

Contact us if you have a question, need additional information, or would like to be added to our contact list for updates and training opportunities.

- EMAIL: eldernetworks@cfpb.gov
Resources for Networks
And Consumers
Money Smart for Older Adults

- An awareness program developed in collaboration with the FDIC.
- Content on common issues facing seniors, including how to identify a potential scam or fraud and other forms of exploitation.
- Instructor-led curriculum.
- Resource Guide available in bulk at no cost.
- Available in English and Spanish.
Money Smart for Older Adults

Instructor Guide and presentation slides at:

FDIC.gov/moneysmart

Resource Guide available in bulk at no cost:

Consumerfinance.gov/moneysmart
Managing Someone Else’s Money guides

- Help for financial caregivers handling the finances for a family member or friend who is incapacitated
- Guides for four common types of financial caregivers:
  - Agents under a Power of attorney
  - Guardians and conservators
  - Trustees
  - Social Security and Department of Veterans Affairs (VA) representatives
- Includes tips on protecting assets from fraud and scams.
- Available in English and Spanish
Fraud prevention placemats, handouts, and activity sheets

- Free fraud prevention placemats, handouts, and activity sheets on how to avoid common scams.
- Originally designed to be used by meal delivery programs, these resources can be used by community or faith-based organizations, financial institutions, or other groups in a variety of ways.
- Check out the companion resources with tips and information to reinforce the messages.
- Available for the public to download or order in bulk.
- Available in English and Spanish.

Consumerfinance.gov/placemats
Tips and advice for older consumers

Consumer advisories:

- Preparing your spouse to manage family finances
- Asset recovery scams
- Co-signing student loans
- Taking a pension advance
- Dealing with medical debt
- Planning for diminished capacity
- Recognizing misleading claims in reverse mortgage advertising
- Responding to debt collectors’ threats of garnishing Social Security benefits
Additional CFPB Resources

- **ASK CFPB**, consumerfinance.gov/askcfpb/

- Submit complaints at **1-855-411-2372** or consumerfinance.gov/complaint
CFPB’s Office for Older Americans

Email us:
eldernetworks@cfpb.gov

Find resources and mailing list:
consumerfinance.gov/practitioner-resources/resources-for-older-adults/
World Elder Abuse Awareness Day: National Center on Law and Elder Rights Resources

Jennifer Goldberg
Deputy Director, Justice in Aging
June 15, 2020
NCLER: Who We Are and What We Do

• Train and support legal services and aging and disability networks on legal issues impacting older adults

• National resource center run by Justice in Aging under contract with the Administration for Community Living

• NCLER Experts:
  • Justice in Aging
  • ABA Commission on Law and Aging
  • National Consumer Law Center
  • National Housing Law Project
  • Center for Medicare Advocacy
NCLER Offers

- Trainings
- Case Consultations
- Technical Assistance on Legal Services Capacity Building
National Legal Training Curriculum

Training Topics:

- Elder Justice
- Health/LTSS
- Economic Security
- Consumer Protection
- Housing
- Advance Care Planning
- Supported Decision-Making
- Guardianship
Elder Justice Toolkit

Practice-oriented, national online resource with information on pursuing civil legal remedies in elder abuse cases, practice tips, and sample documents for attorneys.

Contribute to the Toolkit! Customize a state-specific financial exploitation guide, or share your documents, letters, and pleadings at ConsultNCLER@acl.hhs.gov.

Using the Toolkit

• Training attorneys and other professionals in your state
• Conference materials
• Resource for attorneys new to this work, pro bono attorneys, helplines & hotlines
• Great opportunity for collaboration
Financial Exploitation of Older Adults: A Guide for Civil Legal Aid Attorneys

- Template that can be customized to add state-specific information
  - Many legal remedies and options are state-specific
- Quick resource for attorneys to locate legal strategies and statutes for protection & redress
- Current guides and information on customizing guides for other states available in the Elder Justice Toolkit
Trauma-Informed Lawyering

• Aims to reduce re-traumatization and recognize the role trauma plays in the lawyer-client relationship

• Asks clients not ‘what is wrong with you?’ but instead, ‘what happened to you?’

• Part of our Elder Justice Toolkit and intensive technical assistance
Case Consultations

• NCLER provides free case consultation assistance for attorneys and professionals seeking more information to help older adults.

• Consultations available on our [website](http://consultncler.acl.hhs.gov) or at consultncler.acl.hhs.gov

Case Consultation Form

Please provide a brief general description of the issue and do not provide any personally identifying information. The form is limited to 200 characters and (*) are required fields.

First Name:

Last Name:

Email: *

Description: *
New and Emerging Issues: COVID-19

• Substantive issues
  • Elder abuse, neglect, and exploitation
  • Nursing facilities & resident rights
  • Economic impact payments
  • Home and community-based services (HCBS)

• Delivery of Legal Services
  • Remote legal assistance
  • Access to technology
  • Remote outreach and community education
  • Need for trauma-informed practices
COVID-19 Resources

• NCLER: Past Trainings & Resources
  • Remote Legal Assistance and Outreach
  • Court-Based Advocacy
  • Protections for Consumers
  • Economic Impact Payments

• ACL: COVID-19 Resources
Visit Our Website: ncler.acl.gov

Search for resources
Read practice tips
Sign up for the email list
Request a case consultation
Learn about upcoming trainings

ncler.acl.gov
Connect with the NCEA

National Center on Elder Abuse (NCEA):  
https://ncea.acl.gov

USC Center on Elder Mistreatment (CEM):  
https://eldermistreatment.usc.edu/

Training Resources on Elder Abuse:  
http://trea.usc.edu/

Elder Abuse Guide for Law Enforcement (EAGLE):  
http://eagle.trea.usc.edu/
THE EAGLE HAS LANDED

ELDER ABUSE GUIDE FOR LAW ENFORCEMENT

CONTACT US
eaglehelp@usc.edu
eagle.trea.usc.edu

Designed to support Law Enforcement officers in quickly identifying, intervening, and resolving elder abuse situations.

- Tools to assist in documenting a case for prosecution
- ZIP code-based community resources locator
- State-by-state penal codes relating to elder abuse

Keck School of Medicine of USC
National Center on Elder Abuse
Reframing Elder Abuse

Learn how to talk about elder abuse at:

bit.ly/ReframeEA

NCEA
National Center on Elder Abuse

FRAMEWORKS INSTITUTE

Keck School of Medicine of USC
Supports and Tools for Elder Abuse Prevention

https://ncean.acl.gov/Resources/STEAP.aspx

Fact sheets and brochure

Outreach calendar for year-round elder abuse prevention programming

Presentation template & evaluation form

Signs of Elder Abuse

- **Emotional & Behavioral Signs**
  - Unusual changes in behavior or appearance
  - Fear or anxiety
  - Isolation from friends or family
  - Withdrawal from normal activities
  - Sadness

- **Financial Signs**
  - Unusual changes in bank account or money management
  - Unusual or sudden changes in financial documents
  - Fraudulent signatures on financial documents
  - Unpaid bills
#WEAAD on Social Media

- **#WEAADchat** - June 15th at 1 PM PT / 4PM ET
- **Add a WEAAD logo or banner to Facebook Profile**
- **Sample Social Media Posts & Graphics in** **English** & **Spanish**

#WEAAD is June 15th. We can all get involved to create lasting local changes!
Color for a Cause!

Print out WEAAD Coloring Posters and display it as a window message.

World Elder Abuse Awareness Day

June 15

Contact Eldercare Locator at 1-800-677-1116 for information, support, and referrals.
Coming Together
Questions?
The 15th Anniversary of WEAAD brings both gratitude and hope to its members in this troubled time. Virtual presentations at the many recent online WEAAD events have brought people together as never before. Seniors are thrilled to be able to navigate the world of technology. Where do we go from here? The pandemic raises the urgent question of what WEAAD can further do to address the abuses against the elderly. The heart-wrenching stories of loneliness and isolation affected even journalists whose voices cracked when reporting. WEAAD members must continue to advocate for the elderly in the strongest terms possible, promoting professional and personal involvement in supporting, educating, and "just being there" for seniors. WEAAD started as a risky dream by people with a vision, and while we have made inroads, COVID-19 demands that we take our leadership and activism to higher and more engaged levels.

Elizabeth Podnieks, PhD
Founder, WEAAD
Thank You!