Resource Guide

APS Investigations Involving Transnational Financial Fraud

**Links to Resources for Victims, Families and Providers**

|  |  |
| --- | --- |
| **National Elder Fraud Hotline** **1-883-372-8311** | The U.S. Department of Justice’s National Elder Fraud Hotline, managed by the Office for Victims of Crime, provides services to all adults ages 60 and older, who may be victims of financial fraud.The hotline is staffed by experienced case managers who provide personalized support to callers by assessing the needs of the victim, and identifying relevant next steps.  |
| **Link:** [**https://ovc.ojp.gov/program/stop-elder-fraud/about-hotline**](https://ovc.ojp.gov/program/stop-elder-fraud/about-hotline) |
| **FBI:****Internet Crime Complaint Center****(IC3)** | The IC3 receives and tracks thousands of complaints daily reported by victims of fraud. Any person aged 60 or older could be considered a victim of Elder Fraud. IC3 reporting is key to identifying, investigating, and holding those responsible accountable for their actions. Each year, millions of elderly Americans fall victim to some type of financial fraud or internet scheme. If you, or someone you know, is a victim of a fraud or scam, file a complaint with the IC3.  |
|  **Links:** [**https://www.ic3.gov/**](https://www.ic3.gov/) To access IC3 Elder Fraud Report for 2020:  [**https://www.ic3.gov/Media/PDF/AnnualReport/2020\_IC3ElderFraudReport.pdf**](https://www.ic3.gov/Media/PDF/AnnualReport/2020_IC3ElderFraudReport.pdf) |
| **Federal Trade Commission** | The FTC protects consumers by stopping unfair, deceptive or fraudulent practices in the marketplace. They conduct investigations, sue companies and people that violate the law, develop rules to ensure a vibrant marketplace, and educate consumers and businesses about their rights and responsibilities. They also collect reports on hundreds of issues from data security and deceptive advertising to identity theft and Do Not Call violations, and make them available to law enforcement agencies worldwide for follow-up. Our experienced and motivated staff uses 21st century tools to anticipate – and respond to – changes in the marketplace.After you file your report, the FTC will give you steps to take that could help as you try to get your money back or stop a charge, depending on how you paid. The quicker you act, the better your chance of getting your money back. You also can find that information at [ftc.gov/scams.](https://www.consumer.ftc.gov/features/scam-alerts) |
| **Link:** [**https://www.consumer.ftc.gov**](https://www.consumer.ftc.gov)  |

|  |  |
| --- | --- |
| **State US Attorney Office and Elder Justice Coordinators** | Find the US Attorney and Elder Justice Coordinator in your state. |
| **Link:** [**https://www.justice.gov/usao/find-your-united-states-attorney**](https://www.justice.gov/usao/find-your-united-states-attorney) |
| **US Postal Inspection Service** | The US Postal Inspection Service enforces over 200 federal statutes related to crimes that involve the postal system, its employees, and its customers – including mail theft and mail fraud. Learn more about reporting procedures. |
| Link: **https://www.uspis.gov/** |
| **Cybercrime Support Network** | As a leading voice for cybercrime victims, CSN is dedicated to serving those affected by the ever growing impact of cybercrime before, during, and after. Founded in 2017, CSN connects victims to resources, increases cybercrime and online fraud reporting, and decreases re-victimization.  |
| **Link:** [**https://cybercrimesupport.org/**](https://cybercrimesupport.org/)  |
| **Medicare** **and****Senior Medicare Patrol** | Booklet describing: ■ How to protect yourself and Medicare from fraud ■ How to identify and report billing errors and concerns ■ What to do if you suspect Medicare fraudSenior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse. Click on link below to view your state contacts. |
| **Links:** [**https://www.medicare.gov/Pubs/pdf/10111-Protecting-Yourself-and-Medicare.pdf**](https://www.medicare.gov/Pubs/pdf/10111-Protecting-Yourself-and-Medicare.pdf)[**https://www.smpresource.org/Locator/AZ.aspx**](https://www.smpresource.org/Locator/AZ.aspx) (Senior Medicare Patrol in AZ) |
| **AARP Fraud Watch and Helpline****877-908-3360** | The AARP Fraud Watch Network is a free resource for all. With AARP as your partner, you’ll learn how to proactively spot scams, get guidance from our fraud specialists if you’ve been targeted, and feel more secure knowing that we advocate at the federal, state, and local levels to protect consumers and enforce the law.[AARP Fraud Helpline](https://www.aarp.org/money/scams-fraud/helpline/) is free and available to anyone. We also offer [online support sessions](https://www.aarp.org/money/scams-fraud/voa-rest-program/) for further emotional support. |
| **Link:** [**https://www.aarp.org/money/scams-fraud/**](https://www.aarp.org/money/scams-fraud/)  |

|  |  |
| --- | --- |
| **Credit Counseling Contacts** | List of Approved Credit Counseling Agencies by State  |
| **Link**: [**https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111**](https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111) |
| **IRS Contacts**(877-777-4778) | Contact an IRS Taxpayer advocate to discuss options for victims  |
| **Link**: [**https://www.taxpayeradvocate.irs.gov/**](https://www.taxpayeradvocate.irs.gov/)  |
| **Identity Theft Center**888-400-5530 | Contact to Learn More About Resources for Victims of Identity Theft  |
| **Link:** [**www.idtheftcenter.org**](http://www.idtheftcenter.org)  |
| **US Bankruptcy Court** | Contact to Discuss Bankruptcy Options for Victims of Financial Fraud  |
| **Link:** [**https://www.uscourts.gov/services-forms/bankruptcy**](https://www.uscourts.gov/services-forms/bankruptcy) |
| **Stay Safe Online**  | Site that provides information on how protect yourself, your family and your devices with tips and resources. |
| **Link: https://staysafeonline.org/stay-safe-online/** |
| **National Suicide** **Prevention Lifeline****1-800-273- 8255** | If you’re thinking about suicide, are worried about a friend or loved one, or would like emotional support, the Lifeline network is available 24/7 across the United States. |
| **Link:** [**https://suicidepreventionlifeline.org/talk-to-someone-now/**](https://suicidepreventionlifeline.org/talk-to-someone-now/) |
| **Victims of Crime Act(VOCA)**  | The Crime Victims Fund (the Fund), established by the Victims of Crime Act of 1984 (VOCA), is a major funding source for victim services throughout the Nation. The Fund provides victim compensation and victim assistance.  |
| **Contact your state US Attorney’s Office or your Attorney General’s Office for information.** |

 **Links to Articles on Financial Fraud by Topic**

|  |
| --- |
| **Mass Marketing:***We Need To Stop Blaming Victims –* [https://retirement.govt.nz/news/latest-news/scams-and-fraud-we- need-to-stop-blaming-victims/](https://retirement.govt.nz/news/latest-news/scams-and-fraud-we-%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20%20need-to-stop-blaming-victims/) *What Is Mass Marketing Fraud? -* <https://www.justice.gov/criminal-fraud/mass-marketing-fraud>*Report on Mass Marketing Fraud -*  https://www.justice.gov/criminal -fraud/mass-marketing-fraud**Reports on Financial Fraud Crimes:***Scams and Warning Signs* - <https://ovc.ojp.gov/program/stop-elder-fraud/common-scams-and-warning-signs>*Better Business Bureau Reports* - [www.bbb.org/scamstudies](http://www.bbb.org/scamstudies)**Types of Financial Fraud Crimes:***What You Need to Know About Romance Scams* - <https://www.consumer.ftc.gov/articles/what-you-need-know-about-romance-scams>*Sweepstakes Scams* - <https://www.aarp.org/money/scams-fraud/info-2019/sweepstakes.html> *Advance Fee Jamaican Lottery Scams* - <https://jm.usembassy.gov/u-s-citizen-services/victims-of-crime/scams/>*Beware the Grandparent Scam* - <https://www.aarp.org/money/scams-fraud/info-2018/grandparent-scam-scenarios.html>*Scam Tag: Fake Check Scams* - <https://www.consumer.ftc.gov/taxonomy/term/856>*Imposter Scams -* <https://www.aarp.org/money/scams-fraud/info-2019/impostor.html>*Tech Support Scams -* <https://www.consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams>*Phishing Scams*: <https://www.consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>*Coronavirus Scams:* <https://www.consumerfinance.gov/coronavirus/avoiding-scams/> <https://www.fcc.gov/covid-19-robocall-scams> *Mortgage Rescue Scams:* <https://www.justice.gov/ust/consumer-information/bankruptcy-foreclosure-or-mortgage-rescue-scams> <https://www.fdic.gov/consumers/loans/prevention/rescue/images/foreclosurescam.pdf>**Perpetrator Tactics:***Busted: Worst Scam Artists Exposed -* <https://www.aarp.org/money/scams-fraud/info-12-2013/worst-scam-artists-exposed.html>*12 Tools in a Fraudster's Toolbox* **-**<https://www.aarp.org/money/scams-fraud/info-2020/fraud-tactics.html>**How Victims Send Money:***MoneyGram - Report Fraud* <https://corporate.moneygram.com/compliance/report-fraud>*Western Union - Report Fraud*<https://www.westernunion.com/us/en/fraudawareness/fraud-report-fraud.html> *How Cash Meant for Friends Can Fall into Crooks' Hands - Consumer advocates urge care when using an app to send money*<https://www.aarp.org/money/scams-fraud/info-2019/p2p-money-transfer.html> *What to Know About Cryptocurrency and Scams*<https://www.consumer.ftc.gov/articles/what-know-about-cryptocurrency-and-scams>*Money Mules Scams Infographic*<https://www.consumer.ftc.gov/articles/money-mule-scams-infographic>*Money Mule Awareness Booklet*<https://www.self-helpfcu.org/docs/default-source/pdfs/money-mule-awareness-booklet-july-2019.pdf?sfvrsn=2> **Risk Factors and Characteristics / Victims of Financial Fraud Crimes:***Understanding the Drivers of Chronic Fraud Victimization and Identifying Key Intervention Strategies:*<https://www.finrafoundation.org/sites/finrafoundation/files/addressing-the-challenge-of-chronic-fraud-victimization.pdf>*Loneliness Can Be Deadly for Elders – Friends are the Antidote*  <https://www.nytimes.com/2016/12/30/health/loneliness-elderly.html>*Transnational Scam Predators and Older Adult Victims: Contributing Characteristics of Chronic Victims and Developing an Effective Response. Federal Journal of Federal Law and Practice Elder Abuse Issue Dec. 2018* <https://www.justice.gov/usao/page/file/1121446/download> (page 177)*Scam Susceptibility May Signal Risk for Cognitive Decline* <https://www.nia.nih.gov/news/scam-susceptibility-may-signal-risk-cognitive-decline>*Age-Associated Financial Vulnerability: An Emerging Public Health Issue*<https://eldermistreatment.usc.edu/publications/age-associated-financial-vulnerability-an-emerging-public-health-issue/>*Adverse Impacts of Declining Financial and Health Literacy in Old Age*<https://www.finrafoundation.org/sites/finrafoundation/files/adverse-impacts-declining-financial-literacy.pdf>*The Emotional Impact of Fraud Victimization* https://www.justice.gov/usao-wdwa/victim-witness/victim-info/financial-fraud*Study Finds Young People May Be Easy Scam Victims*<https://www.consumerreports.org/consumer-protection/young-people-easier-scam-victims/> |

**Links to Additional Resources**

|  |
| --- |
| *Taking Action: An Advocate’s Guide to Assisting Victims of Financial Fraud - A comprehensive guide outlining the advocate’s role and action steps by fraud type. Also good prevention strategies.*<https://victimsofcrime.org/taking-action/>*The Elder Abuse Prevention and Prosecution Act*<https://www.congress.gov/115/plaws/publ70/PLAW-115publ70.pdf>*The Crime Victims’ Rights Act*https://www.justice.gov/usao/resources/crime-victims-rights-ombudsman/victims-rights-act*Role of the Elder Justice Coordinator and Collaboration with APS*<https://apstarc.acl.gov/APS-Blog/February-28-2020.aspx> *The Elder Justice Initiative (EJI) Website*<https://www.justice.gov/elderjustice>*Sub-topics Links on EJI Website** [Financial exploitation](https://www.justice.gov/elderjustice/financial-exploitation)
* [Finding local assistance](https://www.justice.gov/elderjustice/find-support-elder-abuse)
* [Working with law enforcement](https://www.justice.gov/elderjustice/law-enforcement-1)
* [Support for multidisciplinary teams](https://www.justice.gov/elderjustice/mdt)
* [Rural and tribal resources](https://www.justice.gov/elderjustice/rural-and-tribal-resources)

*NAPSA Monthly Scam Advice Call*<https://www.napsa-now.org/organizer/napsa-4/>*Consumer Financial Protection Bureau – Free Educational Materials*Our free fraud prevention resources can help older adults and their families avoid common scams. They're available in a variety of formats for the public to download or order in bulk.<https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/financial-education-placemats/>*Link to Webinar on the Value of Peer-to-Peer Support Groups:*<https://www.elderjusticecal.org/recording---peer-support-groups-webinar.html>*Link to AARP ReSt* - A hotline and online sessions developed by *AARP Fraud Watch Network* and *Volunteers of America* that provides emotional support for victims of fraud. <https://states.aart.org/maine/aarp-rest-emotional-support-for-fraud-victims>  |