



KeepControl

www.keepcontrol.ie

Learn how to recognise the signs of elder financial abuse
and to **Keep Control** of your money

The **Keep Control Campaign** is developed by older people for older people
It provides information and resources to empower you
to protect your right to be free from financial abuse and bullying

Find out about keeping control of your money and financial affairs at
www.keepcontrol.ie



Top Tips for Keeping Control of your Financial Affairs

Elder financial abuse is understood as the unauthorised and improper use of funds, property or any resources of an older person. This may include theft, coercion, fraud, misuse of power of attorney and also not contributing to household costs where this was previously agreed.

These **ten top tips** are intended to support you to protect yourself from financial abuse. For more **information and resources** for keeping control of your finances please visit our website www.keepcontrol.ie

- 1 If you have concerns or suspicions that you may be experiencing financial abuse talk to somebody you trust such as a close friend, family member or an advocate and contact the HSE elder abuse service on Free Phone: 1850 24 1850
- 2 Set up an Enduring Power of Attorney so that if you become unable to make decisions on your own, you can choose who will make decisions on your behalf
- 3 When setting up an Enduring Power of Attorney, choose two people that you trust to make decisions for you
- 4 Make a Will so you can decide what happens to your money, property or possessions after your death
- 5 Choose two people you trust to act as executors of your Will
- 6 Get independent legal advice when making a Will or an Enduring Power of Attorney
- 7 Use an authorised signature arrangement if you wish to allow somebody you trust to help you manage your day-to-day expenses
- 8 Never use a joint account arrangement to allow somebody to help you manage your financial affairs should you become unable to do so yourself
- 9 Never give out your personal or bank details at your doorstep, over the phone, by email or on the internet
- 10 Always check and verify the identification of doorstep callers, website addresses and any material that is posted through your door or which you receive by email