 Interview ID: FEV-000-000-1487-1702 | Race/Ethnicity: Mixed Race  
Age: 84 | Gender: Female | Education: Bachelor's degree  
Is your memory less reliable? Yes | Do you live alone? Yes

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## Financial Exploitation Survey

### RESULTS FOR:

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QUESTIONNAIRE DATE: NOVEMBER 19, 2020

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OLDER ADULT NEST EGG FINANCIAL VULNERABILITY SCORE:

### **Average Exploitation Risk**

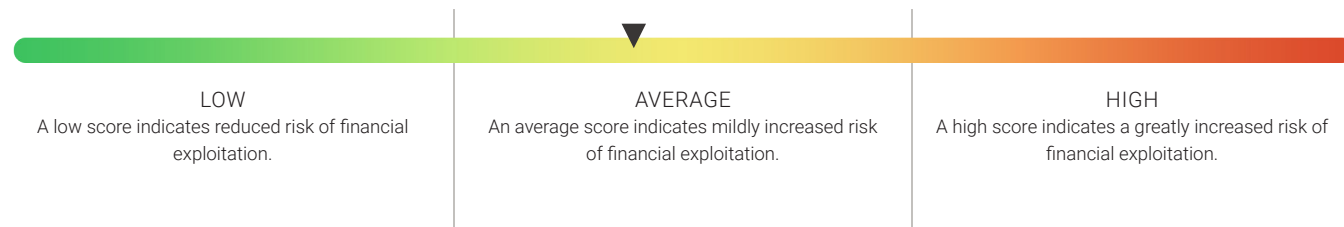
Your responses show mild to moderate stress in key areas that impact financial decision making. They indicate that you have a mildly increased vulnerability to financial exploitation.

**Exploitation Risk Rating:**

**5**

Anyone can be vulnerable to financial exploitation, but some older adults are at increased risk. These questions measure the main stressors that can affect financial vulnerability and risk: daily finances, psychological aspects of finances and financial decision-making, and relationship pressures around finances.

### RATING REFERENCE



## Next Steps for Average Exploitation Risk

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### RECOMMENDED ACTIONS

1. If you feel considerable stress around daily finances, consider seeking one-on-one financial coaching services from our [SAFE program](#)
2. If you are experiencing considerable anxiety, depression or loneliness that is affecting your finances consider seeking help from a financial advisor or a confidante. It is often helpful to discuss financial pressures. These symptoms may also be evidence of a mental health issue such as depression or anxiety. Seek help for these symptoms from a mental health professional.
3. If you are feeling considerable relationship strain around finances consider finding a mediation service to help you discuss these issues with your family or friends and come to a better understanding and agreement.
4. For anyone feeling vulnerable about financial exploitation, it is important to educate yourself. Do some reading and consult our [Resources pages](#) for links to excellent, trustworthy information.

### RESOURCES

#### HELPFUL ORGANIZATIONS

Groups and websites you can trust to help you manage and protect your finances, report issues, improve your health and safety, and learn about Other topics that impact us as we grow older:

#### COVID Resources for Seniors

National Council on Aging  
571-527-3900

[https://www.ncoa.org/ncoa\\_acf/covid-19-resources-for-older-adults/](https://www.ncoa.org/ncoa_acf/covid-19-resources-for-older-adults/)

#### Legal Guide for Seniors

Links to dozens of legal resources including fair housing, disability, civil rights and veterans' benefits.

No phone available

<https://www.justgreatlawyers.com/legal-resources-considerations-seniors-special-needs/>

#### National Adult Protective Services

Investigates abuse, neglect and exploitation in older adults  
(202) 370-6292

<https://www.napsa-now.org/get-help/how-aps-helps/>

#### Senior Scam Alert

U.S. Dept of Justice Report Incidents  
(855) 484-2846

<https://www.justice.gov/elderjustice/senior-scam-alert>

#### Eldercare Locator

National Directory of Services  
(800) 677-1116

<https://eldercare.acl.gov/Public/Index.aspx>

#### AARP Fraud Watch Network

Fully updated national fraud resource and information website. Includes a scam-tracking map and educational podcasts.

Helpline at (877)-908-3360 if you suspect fraud.

<https://www.caregiver.org>

#### Guide to Home Modifications to Prevent Falls

Room-by-room specifics to make your home safe at any age  
No phone available

<https://www.bigrentz.com/how-to-guides/guide-home-modifications-prevent-seniors-falling>

#### HealthInAging.org

Info & advice by American Geriatrics Society's Health in Aging Foundation.

(800) 563-4916

<https://www.healthinaging.org/>

#### Consumer Financial Protection Bureau

Oversees fair practices at banks, lenders, and other financial companies

(855) 411-2372

<https://www.consumerfinance.gov/>

#### Preventing Falls for Older Adults and Caregivers

Administration for Community Living

(202) 401-4634

<https://acl.gov/FallsPrevention/>

FRAUD ALERTS

**Federal Trade Commission**

Sign up to see the latest scams identified by the Federal Trade Commission.

<https://www.consumer.ftc.gov/features/scam-alerts>

**Consumer Protection**

Are you a consumer who's been taken advantage of? Would you like a professional to investigate your case? Visit The Fearless

Consumer to lodge your complaint and read eye-opening cases

from investigative reporter and consumer advocate Barbara Nordin.

<https://fearlessconsumer.com/previous-columns/>

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DOWNLOADABLE INFORMATION,  
NEWS & RECOMMENDED READING

Visit the Older Adult Nest Egg site for the latest information:

<https://www.olderadultnestegg.com/help-for-older-adults-at-risk-of-financial-exploitation/>

ASK US ON FACEBOOK

**Have a question about financial victimization of older adults?**

Message us on Facebook or visit our Facebook feed to hear what other informal caregivers and experts have to share on the topic.

<https://www.facebook.com/iog.wayne/>

## Responses

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**Q1** How worried are you about having enough money to pay for things?

*Somewhat worried*

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**Q2** Overall, how satisfied are you with your finances?

*Satisfied*

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**Q3** Who manages your money day-to-day?

*I get help from someone*

**Notes:**

*My oldest daughter provides guidance, and I have a professional financial advisor.*

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**Q4** How satisfied are you with this money management arrangement?

*Satisfied*

**Notes:**

*I am a sometimes little uncertain just because my husband did all of the finances before his death a few years ago. So, a lot of this is new to me.*

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**Q5** How confident are you in making big financial decisions?

*Confident*

**Notes:**

*Generally, I'm pretty confident about what I can and can't afford to do.*

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**Q6** How often do you worry about financial decisions you've recently made?

*Sometimes*

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**Q7** Have you noticed any money taken from your bank account without your permission?

*No*

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**Q8** How often do your monthly expenses exceed your regular monthly income?

*Never or rarely*

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**Q9** How often do you talk with or visit others on a regular basis?

*Daily or weekly*

**Notes:**

*I have a weekly dinner with my daughter's family, and coffee almost daily with one of my kids. I am an active quilter and attend meetings and sit-n-stitch events weekly, retreats almost monthly. I have a lot going on.*

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**Q10** How often do you wish you had someone to talk to about financial decisions, transactions, or plans?

*Never or rarely*

**Notes:**

*As I have people in my circle that can provide me feedback. Mostly, I'm ok here.*

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**Q11** How often do you feel anxious about your financial decisions and/or transactions?

*Sometimes*

**Notes:**

*Even though I think my finances are just fine, I'm not a numbers gal and so, I worry.*

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**Q12** Do you have a confidante with whom you can discuss anything, including your financial situations and decisions?

*Yes*

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**Q13** How often do you feel downhearted or blue about your financial situation or decisions?

*Never or rarely*

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**Q14** Are your memory, thinking skills, or ability to reason with regard to financial decisions or financial transactions worse than a year ago?

*Yes*

**Notes:**

*I have noticed I'm becoming forgetful in general and it applies to finances as a part of that sensation of general forgetfulness.*

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**Q15** Has a relationship with a family member or friend become strained due to finances as you have gotten older?

*No*

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**Q16** Did anyone ever tell you that someone else you know wants to take your money?

*No*

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**Q17** How likely is it that anyone now wants to take or use your money without your permission?

*Unlikely*