Dear Training Participant: Your participation in this pre-training assessment is completely voluntary and all of the information will be kept entirely confidential. We utilize evaluation assessment tools to evaluate the curriculum, not individual participant performance. Only group averages and percentages will be reported. Individual results will not be reported to your employer. Aggregate data may be used for future research to improve training for Adult Protective Service workers. Thank you for your participation!

**Instructions:**
Below are 10 questions based on the learning objectives for APS Financial Exploitation. We would like to assess your knowledge of financial exploitation before you complete the training. **Please note:** You are not expected to know the answers prior to completing the training. Please complete the following questions to the best of your ability.

1. Name one characteristic that would make an elderly person more likely to become a victim of financial abuse.

2. Name one characteristic that would make a person more likely to financially exploit an elderly person.

3. Identify six (6) things you may notice in your case that would indicate your client was a victim of financial exploitation.
   a. __________________________________________________________________________
   __________________________________________________________________________

   b. __________________________________________________________________________
   __________________________________________________________________________
4. What is “undue influence” and how might it affect the way a person makes financial decisions?

d.__________________________________________________________________________

__________________________________________________________________________

e.__________________________________________________________________________

__________________________________________________________________________

f.__________________________________________________________________________

__________________________________________________________________________

5. How do you know whether a person has the capacity to make financial decisions?

6. Must a person lack capacity in order to be subjected to “undue influence”? Explain.
7. What are the primary steps of a financial exploitation investigation?

8. Why is it important to always “follow the money” in financial exploitation cases?

9. What is the hardest part(s) of doing a financial abuse investigation? List one strategy to overcoming challenges.

10. Name 1-2 methods used in the prevention of financial exploitation?
Dear Training Participant: Your participation in this pre-training assessment is completely voluntary and all of the information will be kept entirely confidential. We utilize evaluation assessment tools to evaluate the curriculum, not individual participant performance. Only group averages and percentages will be reported. Individual results will not be reported to your employer. Aggregate data may be used for future research to improve training for Adult Protective Service workers. Thank you for your participation!

Instructions:
Below are 10 questions based on the learning objectives for APS Financial Exploitation. We would like to assess your knowledge of financial exploitation after you completed this training. Please complete the following questions to the best of your ability.

1. Name one characteristic that would make an elderly person more likely to become a victim of financial abuse.

2. Name one characteristic that would make a person more likely to financially exploit an elderly person.

3. Identify six (6) things you may notice in your case that would indicate your client was a victim of financial exploitation.
   a. __________________________________________
      __________________________________________
   
   b. __________________________________________
      __________________________________________
4. What is “undue influence” and how might it affect the way a person makes financial decisions?

c.__________________________________________________________________________
__________________________________________________________________________

d.__________________________________________________________________________
__________________________________________________________________________

e.__________________________________________________________________________
__________________________________________________________________________

f.__________________________________________________________________________
__________________________________________________________________________

5. How do you know whether a person has the capacity to make financial decisions?

6. Must a person lack capacity in order to be subjected to “undue influence”? Explain.
7. What are the primary steps of a financial exploitation investigation?

8. Why is it important to always “follow the money” in financial exploitation cases?

9. What is the hardest part(s) of doing a financial abuse investigation? List one strategy to overcoming challenges.

10. Name 1-2 methods used in the prevention of financial exploitation?
Objective: Practice in identifying the most salient factor and strongest behavioral indicator that may affect a client’s decision making capacity as well as practice in identifying the strongest indicator that a client may be a victim of financial exploitation.

Instructions:
You are the APS Worker assigned to the following case - read the scenario and answer the three questions that follow.

Case Scenario 1

Client is 75 years old and diagnosed with Paranoid Schizophrenia. Client receives Social Security and a small pension from her deceased husband. Client is known to wander the streets of her neighborhood at all hours of the day and night. She is frequently found barefoot, in threadbare clothing in subfreezing temperatures. When asked about this behavior, she states that she wants to be barefoot because it helps keep the demons out of her feet. The client appears to be underweight. Client lives with her daughter, who has been unemployed for several years and does not contribute monetarily to household expenses. The daughter is the client’s rep payee and recently bought a sports car.

Question 1 – Identify the most salient factor that may be affecting the client’s decision making capacity in this case.

Question 2 – Identify the strongest behavioral indicator that the client may not be able to make financial decisions for herself.

Questions 3 – Identify the strongest indicator that the client may be being financially exploited by her daughter.
Objective: Practice in identifying the most salient factor and strongest behavioral indicator that may affect a client’s decision making capacity as well as practice in identifying the strongest indicator that a client may be a victim of financial exploitation.

Instructions:
You are the APS Worker assigned to the following case - read the scenario and answer the three questions that follow.

Case Scenario 2

Client is a 32-year-old female with mild-moderate mental retardation. She has lived in a group home most of her life, but recently her sister took her home to live with her and became her rep payee. The sister has a history of substance abuse and was recently put on unpaid leave from her job. The sister is verbally abusive and neglectful in her supervision. Client needs prompting to perform her ADL’s and IADL’s, and will only eat candy unless prompted otherwise. Client states she eats candy because that’s all she can find in the kitchen and she’s hungry. Client refuses to leave her sister, stating that she loves her very much and does not ever want to live in a group home again. Client states her sister told her to not tell anyone about the money game.

Question 1 – Identify the most salient factor that may be affecting the client’s decision making capacity in this case.

Question 2 – Identify the strongest behavioral indicator that the client may not be able to make financial decisions for herself.

Question 3 – Identify the strongest indicator that the client may be being financially exploited by her sister.
ACTIVITY 4
CAPACITY FOR FINANCIAL DECISIONS
GROUP ACTIVITY ANSWER SHEET – CASE 3

Objective: Practice in identifying the most salient factor and strongest behavioral indicator that may affect a client’s decision making capacity as well as practice in identifying the strongest indicator that a client may be a victim of financial exploitation.

Instructions:
You are the APS Worker assigned to the following case - read the scenario and answer the three questions that follow.

Case Scenario 3

Client is an 80 year old widow who lives in a rundown neighborhood with a great deal of gang activity. She was prescribed several medications for high blood pressure and a heart condition. Her sight and hearing are also very impaired. She received a diagnosis of early dementia three years ago and sometimes forgets to take her medication and lock her doors. Client has lived in the same house all her life and refuses to leave it. She continues to walk to the corner store (a known “hang out” for drug dealers) on a daily basis and has recently befriended a young woman. The client states that this is her adopted “granddaughter” and now she has someone to take care of her. The woman and her boyfriend moved in with the client shortly after they met and the woman now does all the banking for the client.

Question 1 – Identify the most salient factor that may be affecting the client’s decision making capacity in this case.

Question 2 – Identify the strongest behavioral indicator that the client may not be able to make financial decisions for herself.

Questions 3 – Identify the strongest indicator that the client may be being financially exploited by the young woman.
**Objective:** Practice in identifying the most salient factor and strongest behavioral indicator that may affect a client’s decision making capacity as well as practice in identifying the strongest indicator that a client may be a victim of financial exploitation.

**Instructions:**
You are the APS Worker assigned to the following case - read the scenario and answer the three questions that follow.

**Case Scenario 4**

Client is an 85 year old widower on SSI. His health is failing and his memory and judgment appear to be impaired. He has a son who drops in twice a month but it is apparent from the condition of his apartment that he is living in deplorable conditions and needs supervision and care. The landlord has served the client with an eviction notice because he stopped paying rent 3 months ago and his neighbors are complaining about the smells emanating from the apartment. The client states he doesn’t need to move because he received a letter stating that he won the Canadian lottery and now he will be rich since he sent the $500 check the lottery people want to release his prize.

**Question 1** – Identify the most salient factor that may be affecting the client’s decision making capacity in this case.

**Question 2** – Identify the strongest behavioral indicator that the client may not be able to make financial decisions for himself.

**Question 3** – Identify the strongest indicator that the client may be being financially exploited.
Instructions:

Please note: In order to receive full credit and a certificate of completion for the APS Financial Exploitation core training, the following on the job activity must be completed and **submitted within 2 weeks of the training date**. The due date for this activity is ________________

Below is a step-by-step guide for completion:

1. Read the following brief scenarios and complete the 3 questions that follow each scenario.

2. After completing this activity, schedule a time with your supervisor or a senior staff member to discuss your answers.

3. Please mail to Krista Brown in the pre-addressed/posted envelope provided. Please include a return address as your certificate of completion will be mailed to you after receipt.

For questions, please contact Krista Brown, APS Training Project Coordinator at 510-419-3613 or krbrown@projects.sdsu.edu
Scenario 1 – Mrs. Gonzalez – age 74

[1] Mrs. Gonzalez routinely pays for her grandchild’s afterschool activities. She always has because she wants to make sure the child has enrichment opportunities.

[2] Her son, Frank, recently lost his job and Frank, his wife and his child are left with only one income. Mrs. Gonzalez is now paying for her grandchild’s school clothes and afterschool activities.

[3] Three months later, Frank’s savings is becoming depleted and Mrs. Gonzalez is now giving Frank an extra $200 per month to help with bills and groceries with the hope that Frank and his family can keep their house. It’s tough on Mrs. Gonzalez. She can’t go to Bingo anymore and she has to be very careful with her own bills but she is managing.

[4] Eight months later, Frank’s house is in foreclosure and he asks Mrs. Gonzalez to take a second mortgage out on her house in order for him to retain his. Frank feels like this is a reasonable request because “really it’s my money anyway; I am going to inherit it when she’s gone”.

[5] Mrs. Gonzalez is now paying for her grandchild’s clothes, afterschool activities and took a second mortgage out on her house. She is falling behind on her bills and sometimes doesn’t have food at the end of the month.

Questions:

1. At what point is Frank committing financial abuse? (List the paragraph number)

2. At what point should APS intervene if this information is reported? (List the paragraph number)

3. Please identify the indicators of financial abuse.
Scenario 2 – Mr. Swenson – age 82

[1] Mr. Swenson needed help with shopping and chores so his daughter helped him hire a caregiver to come in three times a week. Jim, the caregiver, was very friendly, talkative and had a lot in common with Mr. Swenson. They would spend hours talking about old western’s and Civil War trivia.

[2] Three months later, Jim showed up to work with his two kids, age 7 and age 3. He explained his wife had a new job and that they “just needed to figure out child care”. Jim asked Mr. Swenson to keep an eye on the kids while he ran an errand to the store. He continued to bring his kids to work about once a month – his excuse was always problems with child care. Mr. Swenson was a little concerned but he really liked Jim.

[3] A month later, Mr. Swenson asked Jim to run to the pharmacy to pick up his medications. He gave Jim $20, more than enough to cover the cost. Jim picked up the medications and also bought a six-pack of beer for himself and toys for his kids. When he got the change back, he kept it. When Mr. Swenson inquired about the change and receipt, Jim said they didn’t give him one and that “his meds went up.” Mr. Swenson could smell alcohol on Jim’s breath.

[4] Three months later, Jim was late to work and when he arrived he seemed agitated. Before he left, he asked Mr. Swenson if he could have a loan of $1,500. He said his wife got laid-off and his kids need food. Mr. Swenson, who has grown fond of Jim’s kids over the months, wrote Jim a check for $2000 and told him “it’s a gift.”

[5] Six month later, Jim asks for another loan, this time $5000 because he needs to buy a used car to get to work. Mr. Swenson goes down to the used car lot with Jim and pays for his used car. Jim says he will pay Mr. Swenson back as soon as he “gets back on his feet”. They shake hands but no written IOU or payment schedule is created for the loan.

[6] A month later, Mr. Swenson’s daughter visits and is reviewing her father’s finances. She sees the checks and confronts Jim. He claims that “it was all a gift, he wanted me to have the money.”

Scenario 2 questions continued on the next page...
Questions:

1. At what point is Jim committing financial abuse? (List the paragraph number)

2. At what point should APS intervene if this information is reported? (List the paragraph number)

3. Please identify the indicators of financial abuse.
<table>
<thead>
<tr>
<th></th>
<th>A: Content of the Training</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>The competencies and learning objectives were clearly identified.</td>
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<tr>
<td>2.</td>
<td>The training included examples of evidence-based practices and/or best practices related to this topic.</td>
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<td>3.</td>
<td>The training addressed the ethical issues likely to arise in respect to this topic/issue/ area of practice.</td>
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<td>4.</td>
<td>The training promoted discussions of ethical issues.</td>
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<thead>
<tr>
<th></th>
<th>B: Trainer(s)</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>The trainer(s) presented the content of the training clearly and effectively.</td>
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<tr>
<td>2.</td>
<td>The trainer(s) displayed a clear understanding of the subject matter.</td>
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<td>3.</td>
<td>The trainer(s) promoted and facilitated discussions of cultural sensitivity.</td>
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<td>4.</td>
<td>The trainer(s) stimulated discussion and was responsive to participants.</td>
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<tr>
<td>5.</td>
<td>Overall, I am satisfied with TRAINER 1:</td>
<td>0</td>
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<td>6.</td>
<td>Overall, I am satisfied with TRAINER 2:</td>
<td>N/A</td>
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<tr>
<td>7.</td>
<td>Overall, I am satisfied with TRAINER 3:</td>
<td>N/A</td>
<td></td>
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<table>
<thead>
<tr>
<th></th>
<th>C: Application Potential of Professional Learning Inventory - APPLI 33</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>As a result of the training, I substantially increased my knowledge on this topic.</td>
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<tr>
<td>2.</td>
<td>As a result of the training, I have developed new skills.</td>
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<td>3.</td>
<td>The training has affected some of my attitudes concerning this topic area.</td>
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<td>4.</td>
<td>As a result of this training, I have a better conceptualization of what I already do on the job.</td>
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<td>5.</td>
<td>I am motivated to put this training into practice on the job.</td>
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<td>6.</td>
<td>I will meet with my supervisor to discuss application of this training on the job.</td>
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<td>7.</td>
<td>My supervisor expects me to use this training on the job.</td>
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<td>8.</td>
<td>Even if no one notices, I will use knowledge learned from this training on the job.</td>
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<tr>
<td>9.</td>
<td>The trainer helped me see how the training can be applied on the job.</td>
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<td>10.</td>
<td>The information I received from this training can definitely be used with people I serve.</td>
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<tr>
<td>11.</td>
<td>I have already made a plan with a co-worker to use this training.</td>
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<tr>
<td>12.</td>
<td>There is at least one co-worker who will be supportive of my application attempts.</td>
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</tbody>
</table>
13. I will have sufficient opportunities to practice the new ideas/skills/techniques on the job.
14. My organization expects me to use the training on the job.
15. When I think back to other training I have attended, I can say that I have used the training on the job.
   I can even think of specific application examples.
16. I have a plan to implement this training.
17. I am very confident that I will use the training on the job.
18. I will have the time to review materials and make an implementation plan.
19. Prior to the workshop, I was motivated to attend.

20. During the training, I was thinking of ways I could apply the training content to the job.
21. The trainer/training provided sufficient opportunities to practice new information/skills.
22. I can think of specific cases/people I serve to which (with whom) this training can be used.
23. My supervisor helped to prepare me for this training by discussing my learning needs and potential applications.
24. The trainer provided some practical ideas that can be used on the job.
25. The trainer gave examples of when to use ideas/skills/strategies on the job.
26. The trainer helped motivate me to want to try out training ideas on the job.

27. The workshop objectives were adequately addressed.
28. This training content is consistent with my agency’s mission, philosophy and goals.
29. This training content is consistent with my agency’s policies and my individual responsibilities.
30. This training will help me to continue learning in this topic area.
31. As a result of the training, I will be a more effective worker.
32. The information I learned today can help make a difference with people I serve.
33. Overall, I am satisfied with this training.

Please provide two examples of how you will apply what you have learned in this training to your job:
1.

2.

Suggestions for improving the content of this training:

Suggestions for improving the presentation of this training:

Suggestions of other training topics you would like to see us offer:
Dear Training Participant,

By providing us with the following demographic information, you will be helping us to understand the effectiveness of this training for future participants. Your participation with this survey is completely voluntary and all of the information will be kept entirely confidential. Only group averages and percentages will be reported. Individual results will not be reported to your employer. Aggregate data may be used for future research to improve training for Adult Protective Service workers.

1. What is the HIGHEST level of your formal education? (Check only ONE box)
   - High School
   - MA/MS Degree
   - Some College
   - MSW
   - BA/BS Degree
   - PsyD
   - BSW Degree
   - PhD – Field related to social work? ☐ Yes ☐ No

2. How long have you been in your current position?
   - Less than 1 Year
   - 1 – 2 years
   - 3 – 5 years
   - 6 – 10 years
   - 11+ years

3. Do you hold a current license as a mental health practitioner?
   - Yes
   - No
   - If yes, which one?
     - LCSW
     - MFT
     - Lic./Registered Psychologist
     - Other: ________

4. How do you identify yourself in terms of ethnicity/race?
   - African American
   - Hispanic/Latino (specify): ____________________________
   - American Indian/Alaskan Native
   - Multi-racial (specify): ________________________________
   - Asian/Pacific Islander
   - Other (specify): ________________________________
   - Caucasian/White

5. What is the year were you born?
   ________ ________ ________ ________

6. What is your gender?
   - Male
   - Female

7. Is English your second language?
   - Yes
   - No
   - If yes, what is your first language?
     __________________________

8. What STATE do you work in? __________________________
   a. If you work in CALIFORNIA, what COUNTY do you work for? __________________________
9. Which of these best describes your primary job assignment? Please provide clarification if your job function is not typical of that category (e.g. MSSP Nurse in Aging Services, APS Trainer, Community Information Police Officer):

- APS Only
- (1) Line Worker
- (2) Supervisor
- (3) Manager
- (4) Other:
- (29) Case Managers (IHSS or Other Homemaker Services)
- (13) Aging Services
- (14) Code Enforcement
- (15) Financial Abuse Trainer or Advocate
- (16) Law Enforcement
- (17) Legal Services
- (18) Long Term Care Provider
- (19) Medical (not APS, Public Health, or LTC)
- (27) Other (specify): __________________________

a. If you work for APS, what type of investigations do you conduct?
- Disability Investigations Only
- Elder Investigations Only
- Both

10. How many years of experience do you have working with each of these populations:

<table>
<thead>
<tr>
<th>Population</th>
<th>Less than 1 year</th>
<th>1 – 2 yrs</th>
<th>3 – 5 yrs</th>
<th>6 – 10 yrs</th>
<th>11+ yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seniors</td>
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<tr>
<td>Disabled</td>
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<td>Protective</td>
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<tr>
<td>Social Services - Adults</td>
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<tr>
<td>Protective</td>
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<tr>
<td>Social Services - Children</td>
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</table>

11. Have you had any specialized training in gerontology?
- Yes
- No

a. If yes, what type (check all that apply)?
- Gerontology Graduate Studies (Focus Area)
- Gerontology Graduate Studies (Coursework)
- Continuing Education Training
- Other: __________________________

12. Which of the following statements best describes your feelings about attending this training series?
- I am excited about attending this training series and believe it will help me do my job better.
- I am unsure about what this training series has to offer me.
- This training series is a requirement. I am looking forward to getting it over with.
- I have no feelings, either positive or negative, about attending this training series.

13. I am concerned about the amount of time this training series will require me to be away from my cases:
- Yes
- No