

Transfer of Learning: NATC eLearning Financial Exploitation (California)

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Objective:

This Transfer of Learning (TOL) is designed to accompany the [NATC Financial Exploitation \(CA\) eLearning](#).

How to Use:

This TOL can be used by learners individually to enhance their learning, or can be facilitated by a trainer during a one-on-one coaching session or group training session.

- Learners are encouraged to use the resources and handouts found in the eLearning.
- There are [Facilitator Discussion Points](#) to provide support. It's helpful to add your own expertise and specific organization's protocols/practices to the feedback provided to the learner.

TOL Contents:

Three case scenarios and two videos with discussion questions, making a total of five activities.

The three scenarios depict some of the most common types of financial exploitation APS professionals will encounter:

1. [Sweetheart/romance scam](#)
2. [Financial Exploitation by a family member](#)
3. [Undue Influence](#)

Videos Used in this TOL:

1. [APSWI video- Interviewing Alleged Perpetrator for Financial Exploitation with discussion questions](#)
2. [Victim testimony with discussion questions](#)

Content Warning:

We recognize that APS work is both challenging and rewarding and APS professionals are whole human beings who have their own experiences before and during APS work. Questions and discussion may activate feelings based on personal or professional experiences, including vicarious trauma. We encourage everyone to do what they need to do in order to safely engage in this transfer of learning.

Case Scenario 1: Sweetheart/Romance Scam

Deborah is a 70-year-old woman who is retired and owns her home. She has two adult sons that both live less than an hour away. Deborah is widowed; her husband passed away 5 years ago. She began dating online and 8 months ago, she met a man named David. It was reported that for the last few months, there has been increased activity in her bank account. She has been sending numerous transfers to other accounts, and for the last two months she has been sending several wire transfers overseas. You meet the client at her home and she is receptive to you right away. She allows you into her home and is very open to speaking about David. She shows you a picture of him and says, "Isn't he so handsome?" The client says that they met on a dating website for older adults. They communicate every day, but they've never met in person. When you ask for clarification, she says that he travels often for work and the timing has just never been right for them to meet. She admits that David has asked her for money, but it's because he is stuck in another country and needs help getting back to the United States. David has traveled to Africa for work and the deal he was working on did not go through. She has been sending him money but unfortunately it isn't enough because more issues keep coming up for him. She recently went

to the bank and applied for a loan in order to help David get back to the United States. She says that she can't wait for David to come back to United States, because she knows they'll be together and maybe even get married.

- How would you go about broaching the subject of financial abuse with this client and letting her know she is most likely the victim of a scam?
- What do you think are some of the factors that make her especially vulnerable to this type of abuse?
- How would you proceed with the visit if the client refused to believe that she is being exploited by David? How might you guide the conversation?
- Discuss what limits the client is willing to impose for themselves and on their romantic partner.
- Educate the client about the deceitful, elaborate, emotionally charged stories the alleged perpetrator may tell to elicit money from them.
- What information/materials would you provide to a client to educate them about romance scams?
- Without any other information, what types of evidence are there in this case and what would your findings be? Why?

Case Scenario 2: Financial Exploitation by a Family Member

Mabel is a 74-year-old woman who owns her home. Due to a diagnosis of multiple sclerosis, she uses a wheelchair for mobility. She allowed her 22-year-old grandchild to move in with her last year after they lost their job. Initially Mabel's grandchild, Dani, was only supposed to be in Mabel's home for just a few months. Dani has a job now, but they've been telling the client they can't move out because rents are too expensive. Dani is not helping pay any of the bills in the client's home. When Mabel tries to discuss it with Dani, they either become irate or emotional. A few times they've cried and told her that they barely make enough money for themselves so they can't help her. Mabel was doing fine financially before Dani moved in, but now with the rise in food costs and the utility bills she is beginning to struggle. She now avoids discussing money with Dani at all. She said that she's afraid to put Dani out of the home because she doesn't know how they'll support

themselves. Also, she is a religious woman and feels making her own grandchild leave her home is “not what a good Christian would do”.

- How would you explain to the client that her grandchild’s behavior could constitute older adult abuse? What types of abuse may be present in this situation?
- What other information would you attempt to gather during your interview with the client?
- What are some questions you would have for the alleged perpetrator?
- What options would you discuss with the client? How would you inquire about what steps she is willing to take?
- It is important to practice cultural humility. In this case the client has shared that her religion is important to her. In what ways can cultural humility be practiced in this interaction?

Case Scenario 3: Undue Influence

Robert is a 79-year-old man. He is a retired pilot; his wife passed away 4 years ago. Due to his earnings and investments over the years, he has substantial financial assets. Robert owns his home and another home in his neighborhood that currently has a tenant. A report was made on Robert’s behalf with concerns of self-neglect. Per the report, he’s fallen in the house and doesn’t appear able to maintain his home anymore. You visit Robert and he is receptive to you. He explains that things have been difficult for him since his wife passed away. She helped a great deal with taking care of their home and of him. He says he did fall in the house once, but it was because he wasn’t eating enough and was feeling weak. Robert said that he’s been forgetting to eat sometimes. You notice that his mail is sitting on the coffee table and there are a few overdue bills. Robert said that he has always managed his own finances, but now at times he feels overwhelmed trying to keep up with the bills for both of his properties. He recently made an appointment to see his primary doctor to discuss the recent forgetfulness and anxiety, but he mixed up the dates and missed it. The home has some dirty dishes in the sink and some piles of laundry on the floor in his bedroom. It appears Robert needs some assistance with chores. When you begin to discuss resources with him—caregivers, his support circle, etc.

Robert mentions he has a friend that visits him often. They worked together briefly before Robert retired.

Robert's friend, Thomas, has been telling him that he doesn't need a caregiver. Thomas says Robert should let him move into his other home. That way he could take care of his second property and be close enough to check in on Robert and help him around the house. Thomas was fired from his last job and hasn't worked in a few years. Robert gave him a few thousand dollars to help him buy a used car last year when he was having car trouble that kept him from coming to visit. Thomas made an appointment for him and Robert to see an attorney in two weeks. He wants to have Robert sign a notice to evict his current tenant so that he can move into Robert's property.

- What are your main concerns for Robert?
- What concerns do you have about Robert's decision-making ability?
- What would be your next few steps in your investigation? What information would you need to gather?
- What actions would you take or initiate to ensure the client's safety?

APSWI Video: Interview with Alleged Perpetrator, Financial Exploitation

Financial exploitation is one of the most common forms of abuse against older adults and adults with disabilities that APS professionals will assess and investigate. There will be times where, in order to do their due diligence and to obtain accurate details, an APS professional will need to speak with an alleged perpetrator (A/P). This [APSWI training video \(https://www.youtube.com/watch?app=desktop&v=xy9_tMK3KrA\)](https://www.youtube.com/watch?app=desktop&v=xy9_tMK3KrA) depicts an APS professional interviewing an A/P to investigate a case of suspected financial exploitation.

- What questions did the APS professional ask that were the most effective?
- What information would you have attempted to gain from the alleged perpetrator?
- What would be the next step in your investigation after this interview?
- After observing this interview, do you feel you'd be able to make findings on this case? Why or why not?

Victim Testimony: A Deeply Impactful First-Hand Narrative

Financial exploitation can have devastating effects for older adults and adults with disabilities. It is not only about losing money; there is often emotional trauma due to the abuse dynamics. A famous professional actor, Mickey Rooney, was successful in his career for decades. Unfortunately, he was the victim of financial exploitation by someone he trusted. He addressed Congress to discuss the effect this had on his life, and how important it is to protect other people from the type of experience he had. You can view a portion of his [testimony here](https://www.youtube.com/watch?v=DIKa2TDda0o)

(<https://www.youtube.com/watch?v=DIKa2TDda0o>)

- What feelings did you have while listening to Mr. Rooney speak?
- What were the main reasons he did not report what was happening to him? Are these similar to what you've seen in your experiences with clients?
- What other factors have you noticed that discourage clients from disclosing the abuse they're experiencing?
- What questions would you have for Mr. Rooney if he were your client and you were investigating his case?

Facilitator Discussion Points

The following discussion points are provided as support. You're encouraged to add your own expertise and specific organization's protocols/practices and resources learners.

Case Scenario 1: Sweetheart/Romance Scam

- How would you go about broaching the subject of financial abuse with this client and letting her know she is most likely the victim of a scam?
 - *Convey empathy. Many older adults in this situation develop very strong feelings for the perpetrators. They really believe they are in love and do not want to lose the relationship.*
 - *APS professionals can begin with a few open-ended questions that encourage the client to reflect on the relationship and the perpetrator's behavior. For example: "Is there anything about your relationship that you wish was different?" "Do you ever feel uncomfortable with David's requests for money?" "Is there anything about this relationship that doesn't feel quite right to you?"*
 - *Let the client know that unfortunately, financial is very common and there are patterns that romance scams tend to follow. Gently point out how this relationship follows a pattern: the person can never meet them, they are stuck in another country, no amount of money given seems to resolve their issue. Reassure the client that this is not their fault, and they are not alone.*
- What do you think are some of the factors that make her especially vulnerable to this type of abuse?
 - *Loneliness is a huge factor in romance scams. The client is retired and may have less social interaction than when she was working.*
 - *She is a widow; she has experienced a loss and is single after many years of having a partner. Many adults become more isolated and lonely as they get older. They also experience more grief through the loss of friends, family, and other loved ones.*
- How would you proceed with the visit if the client refused to believe that she is being exploited by David? How might you guide the conversation?
 - *Never argue with a client. If you feel that they are just not ready to accept what is happening, reframe the conversation. Perhaps ask the client what her expectations are about the situation, and lead a guided exploration based on what she volunteers.*
- Discuss what limits the client is willing to impose for themselves and on their romantic partner.

- *For example, how much money are they willing to give? And for how long? What will they do if their partner can't meet with them in the near future?*
- Educate the client about the deceitful, elaborate, emotionally charged stories the alleged perpetrator may tell to elicit money from them.
 - *Discuss how some perpetrators may attempt to get the client into a state of panic to make them feel rushed into sending money.*
- What information/materials would you provide to a client to educate them about romance scams?
 - *Offer educational materials and support resources on financial abuse and romance scams (such as [SCARS Scam Victim Support Groups - Free Safe & Confidential - Join Today 2024 \(againstscams.org\)](https://www.againstscams.org)).*
 - *Ask if they'd be willing to watch a documentary or educational video about romance scams. *Trainer's note: ask what materials are available in the learner's specific county/territory regarding this topic.*
 - *What educational materials about scams are provided by your organization to offer to clients?*
- Without any other information, what types of evidence are there in this case and what would your findings be? Why?
 - *This client confirmed she is sending the alleged perpetrator money.*
 - *She is being led to believe they are in a relationship however, they have never seen each other virtually or met in person.*
 - *The client has taken out a loan to give more money to the perpetrator.*
 - *Based on these facts, confirming the allegations would be appropriate. *Trainer's note—if learners have a response other than confirmed, this is an opportunity to discuss their thought process, assessment skills, and how they weigh the evidence presented. A helpful tool may also be to introduce the California APS Standards for Consistency in Determining Findings Matrix found in the [APS Guidelines to Supplement Regulations](#).*

Case Scenario 2: Financial Exploitation by a Family Member

- How would you explain to the client that her grandchild's behavior could constitute older adult abuse? What types of abuse may be present in this situation?
 - *Financial abuse, emotional abuse, and self-neglect*
 - *The APS professional can explore how the client feels when her grandchild becomes upset when she mentions money. Is she*

afraid of Dani? Does she feel threatened? Does Dani's behavior cause her emotional distress?

- What other information would you attempt to gather during your interview with the client?
 - *How exactly is Dani living in client's home affecting her financially? Is she having any trouble paying for her basic needs (food, clothing, rent/mortgage)? Is she stressed about providing for herself?*
 - *Does she have a plan for how long she will allow Dani to live with her? How has she communicated with Dani that she wants them to contribute?*
- What are some questions you would have for the alleged perpetrator?
 - *What was the arrangement with your grandmother when you moved into her home?*
 - *What discussions around finances?*
 - *What are your grandmother's expectations of you financially? Has she ever asked you to contribute to the household bills?*
- What options would you discuss with the client? How would you inquire about what steps she is willing to take?
 - **Trainer's note—this is a good time for learners to discuss the resources in their region, as they will vary from one to another.*
 - *Explore the client's ideas about her rights as the homeowner in this situation, and her thoughts about how long she will allow Dani to remain in the home without contributing.*
 - *Review legal options and provide relevant resources. *Trainer's note: ask learners if they're familiar with legal eviction and restraining order processes in their region.*
 - *Go over a safety plan with the client in case Dani escalates.*
- It is important to practice cultural humility. In this case the client has shared that her religion is important to her. In what ways can cultural humility be practiced in this interaction?
 - *Ask "Can you tell me more about how your spiritual beliefs have been playing a part in your decisions about Dani?"*
 - *Empathize with her apprehension about evicting Dani and ask what changes she would be willing to consider at this time.*
 - *Ask "Is there anything you'd like me to know about your family, religion, or culture that affects this situation?"*
 - *Ask the client if she'd be willing to speak with Dani with a trusted support person present (if she feels safe), in which the following could be discussed:*
 - *1. Expectations about Dani's financial contributions to the household.*

- *2. A timeline for Dani to remain in the home and/or contribute to the household finances*

Case Scenario 3: Undue Influence

- What are your main concerns for Robert?
 - *Robert's safety in the home.*
 - *How grief/loss may be contributing to his decline in self-care*
 - *How his cognitive impairment may be adversely affecting his functioning, ability to care for himself, and his ability to manage his finances and assets.*
 - *Client's "friendship" with Thomas is concerning as client could be subject to undue influence.*
 - *Robert has already given Thomas thousands of dollars.*
 - *There is a pending appointment for Thomas and the client to see an attorney.*
 - *Does the client have the ability to fully understand and consent to signing legal documents?*
 - *What are Thomas's motivations in this relationship?*
- What concerns do you have about Robert's decision-making ability?
 - *Concerns about his memory—client is forgetting to eat, and he mixed up the date for his medical appointment.*
 - *He is having difficulty paying bills and managing his finances.*
 - *Can he protect himself from undue influence?*
- What would be your next few steps in your investigation? What information would you need to gather?
 - *Help the client follow up with his doctor to address his physical and cognitive health.*
 - *Facilitate client receiving a full evaluation of his cognitive functioning and decision-making ability. It is important to know the client's level of functioning in order to develop a case plan that fully addresses his needs.*
 - *Ask about the client's support circle – other trusted friends, relatives, etc. and for his permission to contact them.*
 - **Trainer's note—ask the learners what cognitive assessment tools are approved by their organization and which one(s) would they utilize in this instance. **
- What actions would you take or initiate to ensure the client's safety?
 - *Help the client obtain a caregiver that can ensure that his basic care and safety needs are met.*
 - *Suggest the client obtain a medical/fall detection alert system in the home and offer referrals.*

- *If the client is found to be cognitively impaired, lacking decision-making ability, and/or vulnerable to undue influence, explore options for supported decision-making and/or refer the case to the Public Guardian's office for further investigation.*
- **Trainer's note—ask the learners what the protocol is in their region when advocating for a client that is diagnosed with cognitive impairment. Do they refer the case to multi-disciplinary team? Public Guardian's office? Attorney? Etc.*

APSWI Video: Interview with Alleged Perpetrator, Financial Exploitation

- What questions did the APS professional ask that were the most effective?
- What information would you have attempted to gain from the alleged perpetrator?
- What would be the next step in your investigation after this interview?
 - *Follow up with the client to verify some of the details the A/P provided during the interview.*
 - *Ask if the client is aware of the notebook the A/P mentioned.*
 - *Speak with client about the bedroom furniture that the A/P purchased—was he aware of this purchase? Did he give permission for this?*
 - *Does the client ever feel coerced or intimidated by the A/P to give money or access to his debit card?*
 - *Is he vulnerable to undue influence?*
- After observing this interview, do you feel you'd be able to make findings on this case? Why or why not?
 - *The A/P has access to the client's debit card, but with his permission. However, she is making purchases for herself that the client may not have agreed to or be informed of at all. It appears that the A/P also owes the client money as well, and has a running tally that she seems hesitant to show the APS professional.*
 - *This is evidence that could lead to a confirmed allegation, however, more follow up is needed from the client to discuss the details of the financial arrangement he and the A/P have.*

**Trainer's note: A helpful tool may also be to introduce the California APS Standards for Consistency in Determining Findings Matrix found in the [APS Guidelines to Supplement Regulations](#).*

Victim Testimony: A Deeply Impactful First-Hand Narrative

- What feelings did you have while listening to Mr. Rooney speak?
- What were the main reasons he did not report what was happening to him? Are these similar to what you've seen in your experiences with clients?
 - *Mr. Rooney expressed feelings of intimidation, fear, and shame. These are feelings that keep many older adults and adults with disabilities trapped in the cycle of abusive and exploitative relationships. It is important to be sensitive to this and offer support to your clients.*
- What other factors have you noticed that discourage clients from disclosing the abuse they're experiencing?
 - *Sometimes clients are abused by their family members and they may be afraid of the consequences their relatives might face if the abuse is reported.*
 - *Clients are not always ready to cease contact with their abuser. Clients may feel dependent on the abuser for care and assistance.*
 - *Clients may be fearful of what will happen to them, and/or who will care for them, if the abuser is removed from the situation.*
 - *When abuse is perpetrated by a loved one, it can be extremely difficult to reconcile with conflicting feelings.*
- What questions would you have for Mr. Rooney if he were your client and you were investigating his case?

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Our Why: Revolutionize the way people work to ensure the world is a healthier place



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