

# Executive Summary

Fraud and scams targeting older and dependent adults are growing in complexity and impact, often leaving those who have been scammed or defrauded with emotional, financial, and social harm that can be difficult to recover from. Scammers exploit unique vulnerabilities that older adults and adults with cognitive disabilities face such as changes in cognition, emotional processing, and social isolation. This training offers Adult Protective Services professionals a practical understanding of how these schemes operate, why they are so effective, and how to respond with empathy and skill.

Throughout this course, participants will explore the psychological, neurological, and social dynamics that increase scam susceptibility, will examine a wide range of fraud types, and explore how technology and social engineering play a central role in these schemes. The training also highlights the emotional toll of fraud, including shame, grief, and fear, and emphasizes the importance of trauma-informed care and person-directed service planning.

Participants will leave the course equipped with strategies to support clients through recovery and prevention. By integrating case studies, interactive discussions, and evidence-based practices, this training empowers APS professionals to respond to fraud with compassion, clarity, and confidence, ensuring that those they serve are protected, supported, and respected.

## **Instructor Led Training**

This course is an Instructor Led Training, designed to be facilitated virtually. The curriculum and activities can be adapted to an in-person environment with the appropriate materials.

## **Intended Audience**

This training is intended for new and experienced APS professionals who interview clients and collaterals, provide risk assessments, and develop service plans.

## **Course Requirements**

Participants should have some practice with interviewing and service planning.

## **Learning Objectives:**

Upon completion of this training, participants will be able to:

- Recognize prevalent types of scams impacting the APS client population and the role of technology and social engineering used.
- Describe the psychological, cognitive, and social factors that increase scam susceptibility and barriers to reporting.
- Identify effective interventions to support person-directed service planning.