Addressing Fraud and Scams in APS Service Plans

APSWI
Adult Protective Services
Workforce Innovations

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.

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.

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VIRTUAL EVENT

Cohort 1:

Date April 28, 2026

Time: 8:00 am – 12:15 pm

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Cohort 2:

Date: May 12, 2026

Time: 8:00 am – 12:15 pm

This course will be conducted remotely through **Zoom**. A link will be sent to the participants a week before training.

REGISTRATION

Please register through your respective county's training process.

The registration due date for this training is Mon. April 6, 2026

AUDIENCE

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

Meet the Trainer

Nancy Pham-Klingler

With over 13 years of experience as an Adult Protective Services (APS) investigator and federal agent, Nancy Pham-Klingler, M.S., CFI, is a key contributor to the Elder Justice Task Force (EJTF), led by the Federal Bureau of Investigation (FBI), collaborating with local law enforcement, prosecutors, and APS to dismantle scams targeting seniors. She has developed methods and procedures for investigating elder fraud. Furthermore, she has presented at numerous trainings on combating, detecting fraud and conducting successful investigations, reaching audiences at the National Adult Protective Services Association (NAPSA), the County Welfare Directors Association of California (CWDA), and various local and federal law enforcement agencies. Nancy has also testified before the Senate Committee on Aging regarding successful recovery of fraud funds affecting seniors.

Virtual Training Protocol

- o Download or update the most recent version of Zoom
- o Please log in 5 to 10 minutes prior to the workshop to allow for troubleshooting, if needed
- o It is highly recommended to use a headset for this workshop
- o Use "Computer Audio" for optimal experience
- o If you have access to a functioning camera, we ask that you turn it on for the full duration of the workshop as it offers a more conducive learning experience
- o If you are planning to log on to the training using two separate devices (one for audio, one for video), please be sure to mute one of the devices to prevent any audio feedback
- o Please be sure your screen name is your first and last name in Zoom. Learners who are not able to identify themselves within the first 15 minutes of training, and remain unresponsive after the moderator has attempted to make contact via chat or verbally multiple times will need to be removed from the training session
- o Please refer to the "Virtual Learning Tips" handout for additional information on how to update your Zoom screen name, etc.

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