

# A guide for professionals about fraud and financial abuse

By adults with the lived experience



It is important that as professionals you know what fraud and financial abuse is, what signs to look out for, and that you understand what you can do to help and support adults who might be at risk of this type of abuse.

What fraud and financial abuse?

**Fraud and financial abuse is a crime and people can be the victim of this abuse in many ways. For example, thieves, criminals, and bad people might:**

- Steal our identify and use it to buy things and borrow money.
- Trick us out of money over the internet.
- Over-charge us for work in and around our property.
- Carry out unnecessary work and make us pay.
- Trick us into giving money by receiving letters telling us we have won prizes.
- Take money and belongings from us and not them back.
- Pretend to be someone else just to trick us into giving them things.
- Ring us on the telephone and telling us we need to pay money or we will be in trouble.
- Beg for money and they make us feel bad if we do not give them any.
- Ask us to do jobs for them and not pay us.
- Pretend to be our friend just to get money.

**We think it is important to tell you a little bit about how being the victim of this crime makes us feel. Below are some words which describe how we feel.**

- Upset.
- Angry.
- Makes us want to cry.
- Scared.
- Makes me feel silly for trusting them.
- I blame myself.
- Embarrassed.
- Anxious and scared it will happen again.
- I no longer trust anyone.
- It has made me feel poorly.
- I do not want to go outside any more.
- I have lost my savings and now I am scared I will lose my home.
- I do not want my family to know in case they are upset with me.
- I feel betrayed.
- I do not know how I will trust someone again.
- It might happen again and that terrifies me.
- I have lost all my confidence.

So, as you can see, being the victim of this type of crime causes so much upset.





**Here are some of the things you as professionals can do to help us. These things are so important to us and will help you to support us and keep us safe:**

- Involve me - safeguarding is about me, not you.
- Take the time to listen to my views and wishes.
- Help me and support me to keep safe – give me information but do not tell me what to do.
- Support me to get help but be careful not to put me at more risk.
- Always be honest with me, if you are sharing information about me with other professionals I would like to know.
- Do not make assumptions or form judgements about my situation – you do not always know what is happening for me.
- Do not assume that because I have been the victim of fraud or financial abuse, that I cannot look after my own money in the future.
- Please remember that being the victim of abuse makes me feel really scared – I might be too frightened to ask for help. This does not mean I do not want help.
- Do not tell me I am putting myself at risk – I might not have a choice.
- I might be scared about what will happen – you need to give me support and reassurance.
- Offer me a safe place to talk, I might be too scared to talk to you at my house. I might be worried someone else is listening.

We have been working with the North Lincolnshire Safeguarding Adults Board and its partners to add lots of information about fraud and financial abuse on the website. If you would like to find out more please take a look at:  
**[www.northlincssab.co.uk](http://www.northlincssab.co.uk)**