



BEYOND THE MEAL – USING THE CFPB PLACEMAT COMPANION GUIDES

SPEAKERS



Katie Jantzi
Director of State Advocacy
Meals on Wheels America



Erin Scheithe
Content Specialist
Office for Older Americans
Consumer Financial Protection Bureau



Consumer Financial
Protection Bureau

Beyond the meal – Educating your meal recipients using the CFPB Placemat Companion Guides

Erin Scheithe, Office for Older Americans



Consumer Financial
Protection Bureau

Disclaimer

This presentation is being made by a Consumer Financial Protection Bureau representative on behalf of the Bureau. It does not constitute legal interpretation, guidance or advice of the Bureau.

Consumer Financial Protection Bureau

- The Consumer Financial Protection Bureau is a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.
- We also educate and empower consumers to make better informed financial decisions.

Office for Older Americans

- The CFPB's Office for Older Americans works to improve financial security for older consumers. We have resources to help those who serve older adults and their financial caregivers.

Office for Older Americans

What we do

- We lead initiatives to help protect older people from financial harm.
- We create tools and resources to support sound financial decision-making that safeguards later-life economic security.
- We offer a variety of free resources that you can use or view online, download, or order in bulk.

Consumer Protection Placemats

- 1.2+ million ordered

- Ordered by:
 - ✓ MOW sites programs and sites,
 - ✓ Banks & credit unions,
 - ✓ Native communities,
 - ✓ Area Agencies on Aging, and
 - ✓ non-profits.



User Research Results

- **Meal recipients at congregate sites** would enjoy and benefit from a brief lesson that corresponds with the fraud prevention themes on the placemats.
- **Meal site coordinators** wanted more information about how to recognize elder financial exploitation/abuse and how to report it.

Companion toolkit



Contents of companion guide

Info for Practitioners

Below you'll find information that will walk you through a brief lesson on financial fraud and how to prevent it, which may help you recognize if a client or someone you work with has become a victim of fraud.

How to Spot Financial Fraud or Elder Abuse

Look out for these common signs of financial exploitation:

- Money is missing from the person's account.
- The person says some money or property is missing.
- The person is afraid or seems afraid of a relative, caregiver, or friend.
- The person is reluctant to have visitors or take phone calls.
- A relative, caregiver, friend, or someone else speaks for, or seems to be controlling the person's decisions.
- You notice sudden changes in the person's spending or savings.
 - Withdrawing or wiring money from accounts without explanation
 - Using the ATM a lot
 - Not paying bills that are usually paid
 - Buying things or services she doesn't usually buy
 - Adding names on bank or other accounts that you do not recognize or that the account holder is unwilling or unable to explain

Contents of companion guide



Who are the abusers?

Sample answers:

- Family members and caregivers
- Friends, neighbors or acquaintances
- Agents under a power of attorney or others with legal authority to manage your money or property
- Telephone and mail scammers
- Fraudulent debt collectors
- Financial advisers
- Internet scammers
- Home repair contractors
- Medicare scam operators
- Other persons known or unknown to the older adult – anyone can take advantage of older adults



What can you do if you suspect elder financial fraud?

Sample answers:

- Report identity theft, internet or telephone fraud to the Federal Trade Commission at [ftc.gov](https://www.ftc.gov).
- Report mail fraud to the U.S. Postal Inspection Service at [uspis.gov](https://www.uspis.gov).
- Report the crimes to your local law enforcement's non-emergency number. You may also report the crimes to Adult Protective Services if you are a caretaker who has noticed the occurrence of elder financial exploitation.
- You may also report other complaints you have with financial institutions, products and services to the CFPB.
- You may qualify for legal assistance through a Title III B legal services program. Visit [lsc.gov](https://www.lsc.gov) to find a Legal Aid office.
- Contact the office of the attorney general in your state and report the crime. Find your state attorney general at [naag.org](https://www.naag.org).

Fake charity scam placemat – released December 21



Fake charity scam companion guide

Fake charity scam information for meal service providers

Reading and sharing this information with seniors in your community, along with the fake charity scams placemat, will help prevent financial fraud. It can also help you recognize if one of the people you serve has become a victim of fraud.

Signs of a Charity scam

Fake charities and fundraisers often use the same way to reach donors as the legitimate charities and fundraisers, such as phone, face-to-face contact, email, the internet (including social networking sites), and mobile devices. Scammers use these same methods to take advantage of your goodwill.

Regardless of how they reach you, be cautious of any charity or fundraiser that:

- Refuses to provide detailed information about its identity, mission, costs, and how the donation will be used, including what percent of your donation will go to the charity rather than to the caller or the caller's company.
- Uses a sound-alike name that closely resembles that of a better-known, reputable organization.
- Thanks you for a pledge you don't remember making.
- Uses high-pressure tactics such as trying to get you to donate immediately, without giving you time to think about it and do your research.
- Asks for donations in cash or asks you to wire money.
- Offers to send a courier or overnight delivery service to collect the donation immediately.
- Guarantees sweepstakes winnings in exchange for a contribution. By law, you never have to give a donation to be eligible to win a sweepstakes.



Order FREE placemats in bulk

Guard your wallet as well as your heart.

A romance scam is when a new love interest says they love you, but they really just love your money—and may not be who they say they are.



Be on the lookout for these warning signs of a romance scam:

- A new love who lives far away asks you to wire them money or share your credit card number with them—even if they say they'll pay you back.
- Your new romantic interest asks you to sign a document that would give them control of your finances or your house.
- Your new sweetheart asks you to open a new joint account or co-sign a loan with them.
- Your new darling asks for access to your bank or credit card accounts.

Report in-person romance scams to local law enforcement. Report online romance scams to [FTC.gov/complaint](https://www.ftc.gov/complaint).

Contact Us

CFPB Office for Older Americans
olderamerican@cfpb.gov

Erin Scheithe, Content Specialist
erin.scheithe@cfpb.gov

THANK YOU

Katie Jantzi: Katie.Jantzi@mealsonwheelsamerica.org

Erin Scheithe: Erin.Scheithe@cfpb.gov

Access the on-demand webinars on the Member Central:
www.mealsonwheelsamerica.org/member-central/resources/learning/other-resources

Do you have any general questions? Email the Advocacy Department here:
Advocacy@mealsonwheelsamerica.org