



**Leeds Safeguarding  
Adults Board**

# **Resource Guide: Financial Abuse**



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**Note:** If you are aware of other guides or sources of support we should include in this guide, or if any details in this Resource Guide are incorrect, please tell us:

Tel: 0113 24 769 25

Email: [safeguarding.adults@leeds.gov.uk](mailto:safeguarding.adults@leeds.gov.uk)

# 1. Introduction

Financial abuse can be devastating for people, and can have an impact far wider than the money or possessions lost. Practitioners in every setting, have a responsibility to help people to recognise the risks of financial abuse and support them to take sensible precautions that minimise the risk of abuse.

There are number of useful guides and sources of support available that can be used to help people identify the risk of financial abuse and take precautions that help keep them safe. We have collected together those we thought might be most helpful. These include information about how to minimise the risk of abuse, how it can be reported, and sources of support that may be helpful for someone who has been financially abused.

Many of the guides signposted from this document have been written for the public, and so can be shared with the adult at risk, or used by practitioners to help provide support and advice.

## 2. What is financial abuse?

Financial abuse occurs when money or possessions are misused or taken from someone by theft, fraud, exploitation or undue pressure.

Financial abuse is a crime and is one of the most common types of abuse. The impact of financial abuse can be far reaching. Even small losses have the potential for significant impact. The Social Care Institute of Excellence, Report 49 highlights the impact of financial abuse extends beyond the sums of money lost, and commonly includes:

Depression	Distress	Stress
Betrayal	Social isolation	Anxiety
Self-blame	Embarrassment	Inability to replace lost savings
Denial	Loss of self-esteem	
Fear	Anger	Decline in mental health
Increased vulnerability to further exploitation	Loss of confidence to live independently	Deterioration of physical health (leading to premature death)

Financial abuse can happen to anyone, it can happen in your home, on the phone, on the internet, or in a public place. Criminals can have very sophisticated plans to deceive or exploit people, this means we all need to consider safety first, whenever we are managing our finances.

## 3. Prevention of financial abuse

Recognising the risk of abuse and taking sensible precautions will help prevent abuse taking place. In this section we have collated resources/guides that provide advice on how to recognise potential crimes and actions we can all take to keep ourselves safe from abuse.

### 3.1 Advice on avoiding scams?

Scams are when people use fraud or deception to trick people into parting with their money. Scams can be very sophisticated and inventive, and people may not always realise they have been scammed until it is too late.

People need to be very cautious about any requests relating to their money, banks, computers, or other personal information. There are a range of useful guides that help people to recognise a scam and take steps to keep themselves safe.

If you know someone who is being scammed, these guides and resources may help them to recognise that this is the case, and to learn about the support available.

Guides and resources:

- **Checklist** – Trading Standards Institute – <http://www.citizensadvice.org.uk/sam13-checklist.pdf>  
This simple checklist produced by Trading Standards Institute and Citizens Advice will help people to protect themselves from scams.
- **The Little Book of Big Scams** –  
Written by the Metropolitan Police for the public, this guidance explains common scams and provides advice on how it can be reported:  
[www.met.police.uk/docs/little\\_book\\_scam.pdf](http://www.met.police.uk/docs/little_book_scam.pdf)
- **Avoiding Scams** – Age UK, a national charity for older people that provides a range of information guides, including: 'Avoiding Scams':  
[www.ageuk.org.uk/money-matters/consumer-advice/scams-advice/](http://www.ageuk.org.uk/money-matters/consumer-advice/scams-advice/)
- **Think Jessica** is a registered charity that is committed to making people aware of the danger and financial implications caused by postal and telephone scams. Think Jessica provides useful information and resources, such as a DVD to help people understand that they are being scammed:  
[www.thinkjessica.com](http://www.thinkjessica.com)

Many of these guides include information on **how to reduce unwanted post and phone calls** and **how to report scams**.

## Safer Project (West Yorkshire Trading Standards)

West Yorkshire Trading Standards Service is raising awareness of scams, frauds and doorstep crimes that are specifically targeted at older people and vulnerable members of the community through a new project SAFER, involving:-

- Delivering community workshops to older people and vulnerable residents to help empower them to protect themselves.
- Providing tools and training for support agencies to enable them to help protect vulnerable adults.

If you work with vulnerable people across and would like to access FREE training that the SAFER team are offering, please get in touch with Carrie Wilson on 0113 3939809, email: [cwilson@wyjs.org.uk](mailto:cwilson@wyjs.org.uk)

### 3.2 Advice on 'Cold Callers'

Cold calling is when a person/company makes an unsolicited visit or telephones in an attempt to sell goods or services.

Sometimes cold calling can be used by unscrupulous traders to carry out unnecessary, substandard and sometimes even dangerous work and then use strong arm tactics to persuade consumers to part with large sums of money for poor workmanship. In addition, criminals may use cold calling as a way of distracting you whilst you are burgled.

Office of Fair Trading, **Ten top tips: Buy wisely and safely on your doorstep**

<http://www.ts.wyjs.org.uk/documents/trading/cccz/DoorstepTopTips.pdf>

Office of Fair Trading: **A Quick Guide: Your rights when buying on the doorstep or in your home:**

<http://www.ts.wyjs.org.uk/documents/trading/cccz/QuickGuideToDoorstepSelling.pdf>

**Cold Calling Control Zones** are areas which are considered to be vulnerable to doorstep crime and where residents have, collectively, stated that they do not want cold callers. West Yorkshire Trading Standards have been set up numerous zones in West Yorkshire.

The main aim of the zones is to prevent incidents of doorstep crime, raise awareness of the activities of rogue traders who target vulnerable people, and give residents the confidence to say NO to uninvited callers as a community.

For more information and 'stay safe tips':

<http://www.ts.wyjs.org.uk/wyjs-trading-doorstep-crime.asp#avoid>

### **3.3 Advice on Crime Prevention**

#### **West Yorkshire Police**

West Yorkshire Police offer advice on their website in relation to a wide range of crime prevention issues, including 'your home', 'your vehicle', 'loan sharks', 'personal safety' and 'fraud/financial crime'.

You can also contact the District Team covering your area, for advice on crime prevention issues:

Email: [leedscpo@westyorkshire.pnn.police.uk](mailto:leedscpo@westyorkshire.pnn.police.uk)

Website: <http://www.westyorkshire.police.uk/crimeprevention>

### **3.4 Advice on Neighbourhood Watch Schemes**

Neighbourhood Watch is the largest voluntary crime prevention group in the country. Neighbourhood Watch members help by keeping an eye on each other's properties, sharing crime prevention advice and by building a two-way communication with the police.

Its benefits can include reducing / preventing local crime and disorder and the fear of crime. For more information: [www.westyorkshire.police.uk/neighbourhood-watch-scheme](http://www.westyorkshire.police.uk/neighbourhood-watch-scheme). You can also contact your local Neighbourhood Policing Team ([www.westyorkshire.police.uk/npt](http://www.westyorkshire.police.uk/npt)) to find out who your local Neighbourhood Watch Liaison Officer is, who can provide advice and assistance on setting up a scheme.

### **3.5 Advice on Identity fraud and identity theft**

Identity theft is when your personal details are stolen and identity fraud is when those details are used to commit fraud

If you're a victim of identity theft, it can lead to fraud that can have a direct impact on your personal finances and could also make it difficult for you to obtain loans, credit cards or a mortgage until the matter is resolved.

#### **Action Fraud**

For information about how to minimise the risk of identity theft, and tips on what you can do if this has happened, follow the link to the Action Fraud website. It includes advice on credit reference agencies that will provide support in resolving credit report problems caused by identity fraud:

Tel: 0300 123 2040

For information about identity fraud and identity theft and for Live Chat with an On-line Advisor [http://www.actionfraud.police.uk/fraud\\_protection/identity\\_fraud](http://www.actionfraud.police.uk/fraud_protection/identity_fraud)

### 3.6 Advice on Home Security

Taking care to ensure the safety and security of your home is vitally important. Often this can be achieved by simple day-to-day precautions. A number of organisations will advise and support with home security if needed, if this is the case people may wish to consider:

#### **Community Action and Support Against Crime (CASAC)**

A crime reduction charity offering security assessment and support to reduce the risk of burglary

Tel: 0845 519 2122

Email: [mail@casac.org.uk](mailto:mail@casac.org.uk)

Website: <http://www.casac.org.uk/>

### 3.7 Advice on internet security

Increasingly people use the internet to manage their day-to-day lives, including using it to manage their finances, bank accounts and to shop. It is important to take precautions on the internet to minimise the risk of fraud or theft. The following resources are available:

**Internet Security:** A guide produced by Age UK, a national charity for older people:

[http://www.ageuk.org.uk/Documents/EN-GB/Information-guides/AgeUKIL4\\_Internet\\_security\\_inf.pdf?dtrk=true](http://www.ageuk.org.uk/Documents/EN-GB/Information-guides/AgeUKIL4_Internet_security_inf.pdf?dtrk=true)

**Get Safe Online:** Government sponsored website providing advice on how to protect yourself and your family against fraud, identity theft, viruses and other problems online: [www.getsafeonline.org/](http://www.getsafeonline.org/)

### 3.8 Advice on finding a tradesman

You can take steps to help ensure that the person you invite into your home is trustworthy. There are a range of organisations available on the internet that allow customers to rate tradesman. Just do a search on the internet. The use of these websites can be very helpful in finding a tradesman that is well respected. Also consider:

**Citizens Advice Bureau** offers general advice and top tips on finding a tradesman:

[http://www.adviceguide.org.uk/nireland/consumer\\_ni/consumer\\_builders\\_and\\_home\\_improvements\\_e/consumer\\_builders\\_and\\_home\\_improvements\\_tips\\_e/consumer\\_choosing\\_a\\_builder\\_e/finding\\_a\\_trustworthy\\_trader.htm](http://www.adviceguide.org.uk/nireland/consumer_ni/consumer_builders_and_home_improvements_e/consumer_builders_and_home_improvements_tips_e/consumer_choosing_a_builder_e/finding_a_trustworthy_trader.htm)

**Community Action and Support Against Crime (CASAC)** is a crime reduction charity that will refer tradesmen and companies that have been through the following checking process:

- Obtaining three references from customers who have had jobs done in the last 12 months.
- Checking with Trading Standards to see if any complaints have been logged against them.

- Police Checks on all the workers who visit homes for any relevant convictions.
- Company accounts are inspected to ensure proper registration and trading.
- Public Liability insurance certificate is seen to ensure they are properly insured for work undertaken

Tel: 0845 519 2122

Email: [mail@casac.org.uk](mailto:mail@casac.org.uk)

Website: <http://www.casac.org.uk/>

### **3.9 Advice on your consumer rights**

When you buy goods or services the law gives you consumer rights. These protect you from being treated unfairly by a trader. If you feel that you may be been treated unfairly, then seek advice.

The Citizens Advice consumer helpline service provides free, confidential and impartial advice on consumer issues.

- Tel: 08454 04 05 06

Citizens Advice Bureau also has extensive guides on these issues:

[http://www.adviceguide.org.uk/england/consumer\\_e.htm](http://www.adviceguide.org.uk/england/consumer_e.htm)

### **3.10 Advice on buying care services and support**

Buying services and support: A guide for people in Leeds

This guidance document is provided by Leeds City Council and provides advice to help ensure you receive the good quality services that you need.

<http://www.leeds.gov.uk/docs/guide%20to%20buying%20services%20and%20support-june2010.pdf>

The Leeds Directory, funded by Leeds City Council provides information about available services. The Directory allows you see to see reviews of these services by people who have used them.

Helpline: 0113 391 8333

<http://www.leedsdirectory.org/>

### **3.11 Advice on appointees (DWP)**

#### **Department of Work and Pensions**

When a person is 'incapable of managing their own affairs', then an appointee can be appointed to act on behalf the person in relation to their benefits.

The role of the appointee includes the responsibility of claiming the person's benefits on their behalf. An appointee can be an individual, such as a relative, or an organisation. This enables someone who is trusted to be responsible for managing that person's benefits. The appointment of an appointee can help safeguard a person's finances.

The DWP Guidance is available on the internet:

Agents, appointees, attorneys, deputies and third parties: staff guide

<https://www.gov.uk/government/publications/procedures-for-dealing-with-agents-appointees-attorneys-deputies-and-third-parties>

Part of 8 of this guidance, describes a range of options that can be made to allow for another person to collect their benefits. If you need someone to collect your benefits, then make arrangements that keep you safe. Please note: the guidance in 3.1.12 is similar and much more accessible.

Contact the Department and Work and Pensions if you need advice.

### **3.12 Advice on making arrangements for others to access your bank account**

The Age UK Factsheet: Arranging for someone to make decisions about your finance or welfare is very helpful and much of the content is relevant to this resource guide, it includes a useful section: Arrangements for Access to your bank account (Section 4.1).

Sometimes people are unable to go to the bank themselves, and sometimes the arrangements that people make do not keep them safe, for example, giving bank cards and pin numbers out to various people. This guide highlights alternative arrangements people can consider:

[http://www.ageuk.org.uk/documents/en-gb/factsheets/fs22\\_arranging\\_for\\_someone\\_to\\_make\\_decisions\\_about\\_your\\_finance\\_or\\_welfare\\_fcs.pdf?dtrk=true](http://www.ageuk.org.uk/documents/en-gb/factsheets/fs22_arranging_for_someone_to_make_decisions_about_your_finance_or_welfare_fcs.pdf?dtrk=true)

### **3.13 Advice on illegal money lenders**

#### **Illegal Money Lending Team (Loan Sharks):**

Loan sharks are illegal money lenders. They do not have the required license under the Consumer Credit Act and charge extremely high rates of interest.

You can check if a company is licensed (and you can report one that isn't)

Illegal Money Lending Team – England

- Tel: 0300 555 2222 (Available 24 hours)
- Email: [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)
- Text LOAN SHARK and the lender's details to 60003

As an alternative to borrowing money from loan sharks, people may to look at the Money Matters Advice Guide, produced by Leeds City Council includes a range of useful advice about money matters. If someone needs to borrow money, it includes

recommendations to consider Credit Unions (rather high cost lenders, such as Pay Day Loan Companies). Available from:

<http://www.leeds.gov.uk/docs/Money%20Matters%20Guide%20FINAL.pdf>

Leeds City Credit Union (0113) 242 3343 [www.leedscitycreditunion.co.uk](http://www.leedscitycreditunion.co.uk)

### **3.14 Advice on planning for a time when you are unable to manage your finances:**

When a person lacks mental capacity to manage their finances, they can lose control over their finances and can be more at risk of financial abuse.

The Mental Capacity Act 2005 introduced Lasting Powers of Attorney (LPAs), these allow people to plan ahead, and nominate someone they trust to manage their finances for them. If someone no longer has mental capacity, and has not set up a Lasting Power of Attorney, then it may be necessary to apply to the Court of Protection certain decision to be made, or for a Deputy to be appointed to make on-going decisions on the person's behalf. The following resources are available:

#### **Leeds Safeguarding Adults Partnership Board guides:**

- Leaflet: Planning for a time when you cannot make decisions.
- Factsheet: Lasting Powers of Attorney. A one page summary

These documents (as well as the OPG documents below) can be downloaded from: [www.leedssafeguardingadults.org.uk/mca\\_useful\\_publications.html](http://www.leedssafeguardingadults.org.uk/mca_useful_publications.html)

#### **Office of the Public Guardian (OPG) guides:**

A range of useful booklets about mental capacity are available, including the following:

- OPG 601 – About your health, welfare or finance – who decides when you can't
- OPG 602 – A guide for family, friends and other unpaid carers

To get a copy sent to you (free of charge), you can either phone them or email them, or download a copy from their website.

Phone number: 0300 456 0300

Email: [customerservices@publicguardian.gsi.gov.uk](mailto:customerservices@publicguardian.gsi.gov.uk)

Website: [www.justice.gov.uk/protecting-the-vulnerable/mental-capacity-act](http://www.justice.gov.uk/protecting-the-vulnerable/mental-capacity-act)

Some statutory agencies will have internal teams that can act as deputies and attorneys when there is not a more appropriate person to do so. Social workers/Care managers in Leeds Adult Social Care should refer to their Deputy, Receivership and Estates Team as required.

### 3.15 Advice for care and support services

Organisations that provide care and support services are regulated by the Care Quality Commission (CQC). The CQC require services to work to expected standards of quality.

These standards are set out in the **Care Quality Commission (CQC) Essential Standards of Quality and Safety**, and include specific requirements in relation to minimising the risk of financial abuse (Standards 7c & 7m)

At the time of this Resource Guide, there is a consultation in relation to a revised standards framework. Essential Standards may be renamed Fundamental Standards, and will change. It is important to refer to the CQC website for the most up-to-date guidance.

Website: [www.cqc.org.uk](http://www.cqc.org.uk)

CQC National Customer Service Centre:

Tel: 03000 616161

## 4. Reporting Financial Abuse Concerns

There are a number of organisations that will respond to financial abuse, some of these will focus on specific types of crimes. However, often these organisations will work closely together.

### 4.1 Need to report a crime?

#### Police

A crime can be reported to the police using the numbers below:

- In an emergency contact the police. Tel: 999
- If the person is not in danger now, contact the police. Tel: 101

Website: [www.westyorkshire.police.uk/](http://www.westyorkshire.police.uk/)

### 4.2 Need help in relation to scams?

See also Section 3.1 for information guides about scams.

#### Action Fraud

To report a scam or seek advice, contact Action Fraud, national helpline that gives advice on preventing fraud and what to do if you fall victim to it

- Tel: 0300 123 2040
- Textphone: 0300 123 2050
- Website: [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

#### Citizens Advice Bureau (CAB)

The Citizens Advice consumer helpline service provides free, confidential and impartial advice on consumer issues.

- Tel: 08454 04 05 06

The Citizens Advice Bureau works closely with Trading Standards. In cases of reported criminal behaviour, for example, scams, unsafe goods and rogue traders, the Citizens Advice consumer service will refer the details to the relevant local authority trading standards service who will decide on what to do next.

### **4.3 Need to report concerns about an Appointee (DWP)**

Where a person is incapable of managing their own affairs, then an appointee can be appointed to act on behalf the person. The role of the appointee includes the responsibility of claiming the person's benefits on their behalf. An appointee can be an individual, such as a relative, or an organisation.

If someone is being financially abused by their Appointee, then the Department of Work of Pensions will need to be informed so that this authority can be revoked and alternative arrangements put in place.

### **4.4 Need help in relation to an illegal money lender?**

#### **Illegal Money Lending Team (Loan Sharks):**

Loan sharks are illegal money lenders. They do not have the required license under the Consumer Credit Act and charge extremely high rates of interest.

You can report illegal money lending by contacting:

Illegal Money Lending Team – England

- Tel: 0300 555 2222 (Available 24 hours)
- Email: [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)
- Text LOAN SHARK and the lender's details to 60003

### **4.5 Need to report concerns about a Court Appointed Deputy or someone with Lasting Powers of Attorney (LPA)**

A Court Appointed Deputy or someone with Lasting Powers of Attorney may have been given the legal authority to manage someone else's finances. If however they are not acting the person's best interests they should be reported. For more information also see Section 3.10: Planning for a time when you are unable to manage your finances.

#### **Office of the Public Guardian (OPG)**

It is possible for any person to check whether a person claiming to have a Lasting Power of Attorney, actually has that legal authority to act by submitting the required request form (OPG100):

<https://www.gov.uk/government/publications/search-public-guardian-registers>

The Office of the Public Guardian will also investigate financial abuse by a person with an Enduring or Lasting Power of Attorney or a person nominated as a Deputy by the Court of Protection.

Phone number: 0300 456 0300

Email: [customerservices@publicguardian.gsi.gov.uk](mailto:customerservices@publicguardian.gsi.gov.uk)

Website: [www.justice.gov.uk/protecting-the-vulnerable/mental-capacity-act](http://www.justice.gov.uk/protecting-the-vulnerable/mental-capacity-act)

## 4.6 Need to report a safeguarding adults concern

If the person is aged 18 years or over:

- is or may be in need of community care services by reason of mental or other disability, age or illness; **and**
- is or may be unable to take care of him or herself, **or**
- unable to protect him or herself against... harm or exploitation

A safeguarding adults concern can be reported under West & North Yorkshire and York Multi-Agency Safeguarding Adult Procedures.

To report a safeguarding adults concern or seek advice:

- Contact Adult Social Care. Tel: 0113 222 4401
- Out of hours. Tel: 0113 240 9536

## 4.6 Need to make a complaint about a care and support service?

If there is financial abuse by a care and support service, then it should be reported to the police (Section 4.1) and reported as a safeguarding adult concern (Section 4.7)

However, if you are concerned that a care or support service does not have safe or appropriate practices in relation to the management of patient/service users finances then you can make a complaint.

The CQC guide: How to complain about a health care or social care service, explains your options:

[http://www.cqc.org.uk/sites/default/files/media/documents/20140210\\_6642\\_cqc\\_how\\_to\\_complain\\_leaflet\\_final\\_web.pdf](http://www.cqc.org.uk/sites/default/files/media/documents/20140210_6642_cqc_how_to_complain_leaflet_final_web.pdf)

The CQC regulates treatment, care and support services including hospitals, care homes and home care. Where a person has concerns about the practices of a service, they can report their concerns to the CQC. This can be done anonymously.

CQC National Customer Service Centre:

Tel: 03000 616161

Website: [www.cqc.org.uk/contact-us](http://www.cqc.org.uk/contact-us)

## 5. Support to cope with the impact of financial abuse

The impact of financial abuse is not limited to the loss of money or possessions. There can also be a significant emotional or psychological impact that may even be greater than the loss. These sources of information and support may be helpful.

### 5.1 Help to deal with debt

There are organisations that offer free, confidential advice to help people to manage debt. Debt can sometimes be caused or exacerbated by abuse, and people may need support to deal with it.

#### **Citizens Advice Bureau**

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Check the website for details of your local office.

Information about managing debt:

[www.adviceguide.org.uk/england/debt\\_e/debt\\_help\\_with\\_debt\\_e.htm](http://www.adviceguide.org.uk/england/debt_e/debt_help_with_debt_e.htm)

**Step Change:** A registered charity providing expert debt advice.

[www.stepchange.org](http://www.stepchange.org)

Tel: 0800 138 1111 (free phone)

#### **Moneysavingexpert.com**

Includes a range of guidance on debts and money management, including:

Guide to Mental Health & Debt

[http://images.moneysavingexpert.com/attachment/mentalhealthguide\\_2013\\_2.pdf](http://images.moneysavingexpert.com/attachment/mentalhealthguide_2013_2.pdf)

#### **National Debtline**

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

Tel: 0808 808 4000 (free phone)

Go to their website to find out how you can get advice by email

#### **Burley Lodge Advice Centre**

<http://www.burleylodge.org.uk/index.htm>

Tel: 0113 275 3498

#### **Ebor Gardens Advice Centre**

<http://eborgardensadvicecentre.weebly.com/index.html>

Tel: 0113 235 0276

#### **Money Advice Service**

Free, unbiased, independent information and advice is available from the Money Advice Service, a national government funded service.

Telephone: 0300 500 5000

Email: [enquiries@moneyadviceservice.org.uk](mailto:enquiries@moneyadviceservice.org.uk)

Website: [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

## 5.2 Legal Advice

A range of solicitors will give you advice. However, consider the following:

### **Citizens Advice Bureau (CAB)**

Provides guidance on taking legal action, legal aid and finding a solicitor  
[www.adviceguide.org.uk/england/law\\_e/law\\_legal\\_system\\_e/law\\_taking\\_legal\\_action\\_e/do\\_you\\_need\\_legal\\_advice.htm](http://www.adviceguide.org.uk/england/law_e/law_legal_system_e/law_taking_legal_action_e/do_you_need_legal_advice.htm)

### **Civil Legal Advice (CLA)**

Offers free, confidential and independent legal advice for those entitled to legal aid..

Tel: 0845 345 4345  
[www.gov.uk/civil-legal-advice](http://www.gov.uk/civil-legal-advice)

## 5.3 Support with your experiences

Abuse impacts on a person and not just their finances. People may need support, to talk and share their experiences. The following may be helpful:

### **Victim Support**

A national charity giving free and confidential help to victims of crime, witnesses, their family, friends and anyone else affected across. It is not necessary for a crime to be reported to the police to get their help and support.

Telephone/Support line: 0845 30 30 90  
Website: <https://www.victimsupport.org.uk/>

### **Samaritans**

Need to talk about your experiences... “we can help you explore your options, understand your problems better, or just be there to listen”

Tel: 08457 90 90 90 (or go to the website to find a local branch)  
Website: <http://www.samaritans.org/>

### **The Silver Line**

The Silver Line is charity offering a helpline for older people that can:

- Offer information, friendship and advice
- Link callers to local groups and services
- Offer regular befriending calls
- Support those who are suffering abuse and neglect

Tel: 0800 4 70 80 90  
<http://www.thesilverline.org.uk/>

## **6. Additional information:**

SCIE Report 49: Assessment: Financial crime against vulnerable adults  
[www.scie.org.uk/publications/reports/report49.asp](http://www.scie.org.uk/publications/reports/report49.asp)

Help the Aged (2008) The Financial Abuse of Older People, available from.  
<http://www.scie.org.uk/publications/reports/report49.pdf>

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**Leeds Safeguarding  
Adults Board**