



**BIANBA AWARE**



**The Brain Injury Association of North Bay and  
Area**

# Volunteer/Support Training Manual

## Prevention of Financial Abuse in Vulnerable Populations

Project funding provided by:

Ontario  
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## **The Brain Injury Association of North Bay and Area (BIANBA)**

BIANBA is a non-profit association, and a Registered Charity (# 85712 6148 RR0001). BIANBA consists of eight volunteer board members, two part-time staff and two full-time staff. BIANBA receives **no** funding from the regional Home and Community Care Support Service, (formerly the *Local Health Integration Network- LHIN*). BIANBA operations are reliant on donations, fundraising activities, grants, and proceeds from memberships to provide much needed support in our communities.

BIANBA is proud to be an affiliate of the Ontario Brain Injury Association (OBIA) and operates a Peer Support Program with funding and supports through OBIA the Provincial Program Designation. BIANBA provides support to individuals, families and caregivers living with the symptoms of brain injury. BIANBA is committed to providing agile, barrier free services to support individuals living within the Nipissing district. BIANBA staff provide person-centered, ongoing support strategies and service referrals to address barriers and challenges related to the symptoms of brain injury, and the challenges imposed on their daily living. We strive to empower individuals to make informed decisions and develop strategies for independence and personal autonomy. Currently BIANBA is in receipt of DNSSAB Grant Funding to operate a part time Homelessness Prevention Program, the *OTF Resilient Communities Fund* for as part of a Pandemic Response Program. As part of the OTF Seed Grant funding for the BIANBA AWARE program.

## ii.

### **BIANBA AWARE is funded through the Ontario Trillium Foundation Seed Grant Funding from October 1<sup>st</sup>, 2021 to September 30<sup>th</sup>, 2021.**

The project's intended purpose was to develop, organize and deliver education sessions and establish a vulnerable adult's peer support system to address and prevent Financial Abuse for individuals living with cognitive impairments. This initiative will help ensure that income of vulnerable adults is allocated to the needs presented through education, support, and increased awareness. Our goal is also to train peer support volunteers as a Financial Abuse Prevention Network, to act as a safeguard, supporting individuals in an extremely vulnerable area of their lives.

This project idea, originated through the *Brain Injury Society of Toronto (BIST) Generations Project* (November 2019-March 2020), funded by the Ontario Ministry of Seniors and Accessibility, addressed the Financial Abuse and Fraud that individuals with ABI, especially those who are aging, are at risk for. This project included the creation of the website [www.bist.ca/financialabuse](http://www.bist.ca/financialabuse) (spearheaded by Meri Perra), and includes information on common types of Scams, how to get help as well as training materials and tools on how to protect yourself or someone else from Financial Abuse. At the end of the project, an online webinar was hosted which included Covid-19 specific Scams that were beginning to emerge. The educational materials, printable tools and BIST's Financial Abuse and Fraud Prevention webinar continue to live on the BIST website for anyone to access.

The BIANBA AWARE project commenced in October 2020 and over the course of the last year BIANBA has provided 12 individual presentations led by Service Professionals who donated their time, to provide awareness about a variety of topics to prevent Financial Abuse. Presenters have included Consumer Protection Ontario, Canadian Anti-Fraud Centre, ARCH Disability Law etc. We have gathered resources and learnings, and assembled from these presentations much of the content to contribute to the creation of this manual.

We hope this manual will serve as an educational source and hands on resource tool for volunteers, service providers, community partners, and caregivers to assist vulnerable individuals in spotting, stopping, and reporting Fraud or Financial Abuse. Our goal is to distribute the manual to ABI stakeholders and individuals within our own community, as well

as the provincial network to spread awareness and reduce the Financial Abuse impacts to the ABI community.

With the OTF funding, BIANBA staff were able to receive Financial Literacy Facilitator Training through Prosper Canada. This has enabled BIANBA Coordinators to teach one-to-one or group Financial Literacy Education Sessions. Providing vulnerable adults with resources, tools, and education to promote informed financial decisions and decreases risk factors for Financial Abuse and Fraud. Individuals living in low income may struggle with budgeting or understanding and navigating complex financial systems and may benefit from the program goals and outcomes long after they have completed their work within the Financial Literacy service delivery model.

Providing Financial Literacy improves confidence in independent decision making and promotes tools to mitigate Fraud risks. This manual is intended to provide a guide for support and information about available resources and strategies within the ABI community and our community partners program supports. Every individual will have a unique situation and it is important to seek professional support as required by the needs or risks encountered in each situation.

### iii.

#### **OTF and BIANBA Aware Project; Goals and Outcomes**

- 1) Educating staff, volunteers, clients, and stakeholders on the barriers adult's with brain injury are presented with.
- 2) Introduce strategies and safeguards to commonly experienced forms of Financial Abuse
- 3) Training volunteer support on steps to examine signs of abuse and financial manipulations, such as: misuse of a credit card, or accounts, missing income, household goods, identity theft, common Scams or spending unnecessarily
- 4) Identifying gaps in care systems
- 5) Educating professionals/staff on budgeting supports and signs of abuse

***Expectations are that 80% of participants in this program will access to ongoing support groups, volunteer supports, or receive referrals to services.***

#### **We expected to achieve the following:**

- 5 Community Education and Volunteers Intake Sessions, attended by 200 people
- 20 Volunteers Trained as Peer Support Persons, each matched with 5 participants
- 100 Vulnerable Adults Supported through project
- 5 Training/Education Sessions held at Adult Centres to Educate the staff in ABI, Dementia, and the signs of Financial Abuse

**\*Due to Covid-19 Service Restrictions, all training sessions have been held in a virtual format.**

# CHAPTER 1

**Understanding the **Risks** for  
**Financial Abuse** in Vulnerable  
Populations  
and  
Supporting Individuals**



## Understanding Risks for Financial Abuse and Financial Literacy in Vulnerable Populations and Supporting Individuals

### Brain Injury Awareness

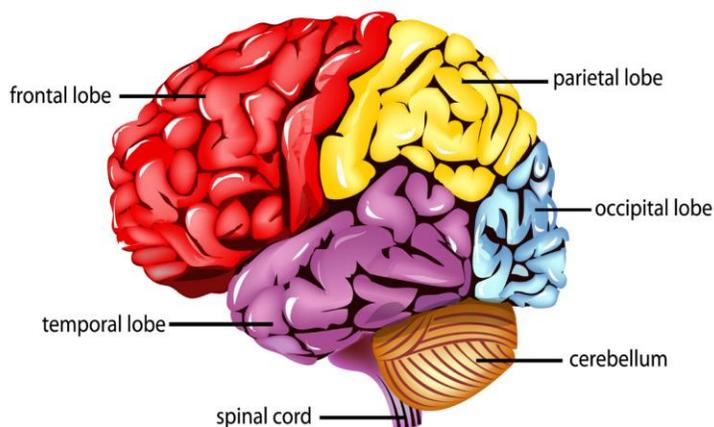
- Living with Acquired Brain Injury (ABI) and / or dementia can create vulnerabilities for individuals to be impacted by financial Fraud and Scams. The symptoms associated with brain injury/dementia can impact an individual's ability to identify financial Fraud and make informed choices to prevent Fraud/Scams from happening. Brain Injury can impact an individual's ability to make informed financial decisions, to interpret the behaviour or intentions of others, process information quickly and effectively, and anticipate or understand the consequences of decisions.



- Individuals from all walks of life are at risk of Fraud and Financial Abuse victimization, but the symptoms associated with brain injury could pose greater challenges and create more risk factors for vulnerability. Financial Literacy level pre and post injury are also factors to consider and will impact an individual's individual decision making.
- Brain Injury is unique** to every individual and is an invisible disability. Having an understanding about how the parts of our brain work and how damage to specific regions can impact an individual's abilities will aid in understanding and supporting individuals.
- Brain Injury occurs across a continuum and can be complex. Everyone will have unique impacts and experience symptoms differently depending on the severity of their injury, general health, age, life experiences, area of the brain damaged, access to rehabilitation along with many other factors that impact everyone who has experienced a brain injury.

### Understanding the Human Brain, Functions, and Implication for Vulnerability due to Brain Injury

#### Parts of the Human Brain



**Frontal Lobe Functions-** Executive Functioning including initiation, planning, judgement, organization, impulse control, problem solving. Comparing objects, speech and language production, personality

**Temporal Lobe-** auditory stimuli, processing memory and emotion, learning. The temporal Lobe is an important part of the Limbic system which contains structures called Amygdala and Hippocampus. These structures are responsible for memory, learning, and attention

**Parietal Lobe**- temperature, taste, touch, and movement

**Occipital Lobe**- distance, depth perception, object recognition, movement, and face recognition.

**Cerebellum**- coordinating movement, vision, eye movement and motor learning.

**Brain stem**- manages vital functions, breathing, circulation, sleeping, digestion and swallowing.

**Communication**- Difficulty with processing and expressing oral or written communication after brain injury can create risk factors for individuals with financial Fraud. Individuals may struggle to process the information being shared, have difficulty with communicating their own thoughts, feelings or needs. Processing speed may create challenges as individuals may require longer time to understand information.

**Processing**- processing is the rate which our brain makes sense of the information it is taking in. Processing may be impaired by misinterpretation of information, slowed or interrupted processing speed, missing information. Etc.

**Problem Solving and Judgement**- After brain injury, individuals may struggle to make decisions and to consider the consequences or outcomes. Abstract thought processes may be impaired resulting in individuals struggling to think through or follow problem solving sequencing/steps. If an individual struggles with a judgement impairment, they may not be able to relate information or consequences to their decision making.

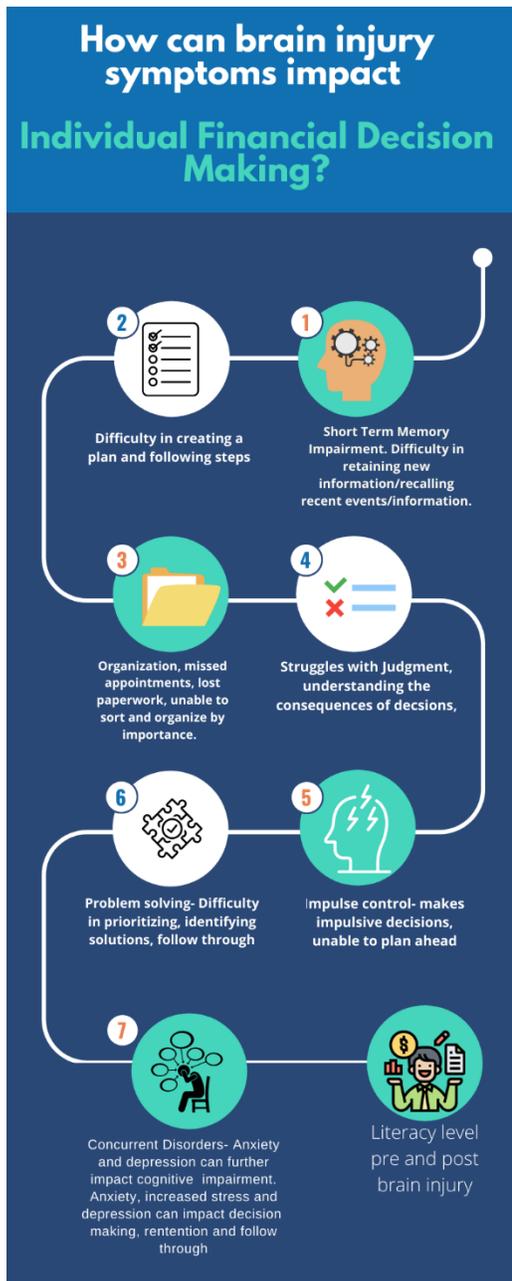
**Impulse Control**- Impulse control is the ability to control emotions or behaviours. If an individual struggles with impulse control this may create risk for Fraud or Financial Abuse. Individuals may make impulsive spur of the moment decisions, based on lack of or faulty information. They may struggle to consider alternate factors or may not be able to consider outcomes or consequences to their actions.

**Short term memory impairment**- if an individual has a short-term memory impairment, they may struggle to retain new information and store information accurately. This can pose risks for financial Fraud or abuse, as Fraudsters make take advantage of this impairment. Individuals may not be able to recall information accurately or may not be able to remember events. Individuals may lose or misplace important documents, their wallet, keys etc. They may make decisions but struggle to recall the decision or outcome.



## How does an Individual's Brain Injury Symptoms Impact their Ability to make Daily Living Decisions and Manage Finances?

While all individuals regardless of age, socioeconomic status, and literacy level are vulnerable to Fraud, living with the symptoms of brain injury can create increased vulnerability to targeted Fraud and Financial Abuse victimization.



### ✚ Short Term Memory Impairment

May result in difficulty retaining new information, recalling recent events or being able to use information relevant to informed choices.

### ✚ Difficulty Creating a Plan and Following Steps

### ✚ Challenges with Organization and Time Management

Consequently, impacting appointments, keeping track of important documents, and prioritizing finances, obligations, and time sensitive tasks.

### ✚ Ineffective Judgement, Understanding and Predicting the Outcomes of Decisions

Consequences become problematic and difficult to reverse, recognize or address.

### ✚ Poor Problem-solving Skills

Difficulty prioritizing targets, identifying solutions and implementation of strategies to address issues.

### ✚ Impulsivity and Emotional Reactivity

Affecting decisions, actions and emotional state influences the individual's ability to fully interpret and gauge the situation.

### ✚ Concurrent Disorders presenting comorbidly with ABI create Complexities for the Individual and Supports

Anxiety and Depression may impact cognitive processes.

Anxiety may increase stress.

Depression may impact decision making.

The Emotional mind does not retain information easily, and the ability to follow through with tasks, after the emotion levels drop, is limited.

### ✚ Changes in the Individuals Financial Literacy Skills Pre and Post Brian Injury

## Factors that may Contribute and/or Mitigate an Individual's Vulnerability

Understanding brain injury is important, but it is also important to consider the holistic picture of an individual's life.

**There are many other factors that contribute to individual vulnerability including:**

➤ **Current Housing Situation**

Is the individual living in an unsafe housing or experience a lack of stable housing?

➤ **Community Engagement**

Is the individual actively engaged within the community or does the individual live-in isolation?

➤ **Support Circles**

Does the individual have trusted support within their life, Spouse, family, friends, support staff that can provide support in informed decision making?

Is the person isolated and do they lack positive relationships?

➤ **High Risk Relationships**

Is the individual involved in domestic violence?

Are there people in the individual's life that take advantage of their vulnerabilities, A Friend, a family member, a neighbour?

Is there a History of Relational Trauma (Family, trusted person, inequality of power)?

➤ **Financial Resources**

Does the Individual have Professional Support in place to manage investments, and resources if they struggle with these areas?

Is the Individual living in poverty and struggling to manage and meet their daily living/ basic needs?

➤ **Financial Literacy**

Does the Individual understand basic financial knowledge such as how to complete their banking?

Does the individual have the capacity to create and follow a budget?

Does the individual have the ability, opportunity, and capacity to make informed purchases and financial decisions?

➤ **Relationship Status; Spouse/Partner/Caregiver**

Has the individual recently lost a Spouse/Partner/Caregiver?

Is this the first time they are living independently?

Did their caregiver/partner always manage these life areas?

## Supporting Individuals with ABI and Vulnerable Populations

- Considerations in the approach and determination to offer support should be based on the individuals' strengths and needs.
- As always consent and self-directed care should be prioritized in all interactions of support, advocacy and service when working with individuals with a lived experience of brain injury and when supporting vulnerable populations.
- Developing a rapport and understanding of the individuals needs and strengths and individual service goals will assist you in the activities and supports provided.
- Building a working relationship with individuals should be ongoing. However, in the case of concerns regarding financial literacy vulnerabilities or risks begin, by getting to know the circumstances and understand their goals and needs. If there is cause for concern, indicators may become more prevalent as you get to know the individual you are supporting.

**When getting to know an individual and their circumstances you can begin by reviewing their current goals and needs:**

1. Is there a current goal they are working towards?
2. What are the barriers that are preventing success?
3. Is there a safety issue related to finances, Housing, health etc.
4. Can the individual identify ABI symptoms that impact their ability to understand, follow through or process the information needed to make financial decisions?
5. Does the individual want assistance to create a plan for meeting their needs/ goals?
6. Can the individual identify any risks related to their current needs?

## Being Trauma Informed

Understanding how to support individuals in a trauma informed approach is important for developing rapport and providing person centred support. Trauma and violence-informed approaches are not about 'treating' trauma, for example, through counselling or chronic pain interventions. Instead, the focus is to minimize the potential for harm and re-traumatization, and to enhance safety, control and resilience for all clients involved with systems or programs. These approaches benefit everyone, whether they've experienced trauma in their lives or their personal history is known to service providers.

- Individuals who have gone through traumatic medical event/car accident/fall, or abusive situation will be potentially coping with trauma related to the event/recovery and impacts of the changes to their life.
- After brain injury, individuals may have to re-learn abilities, and adapt to their new circumstances based on the symptoms or impairments they are experiencing.
- Individuals may also struggle with awareness about how the injury has impacted their abilities/life.
- Individuals may feel angry, sad or embarrassed about difficulties they are experiencing so it is important to be empathetic to each individual person you encounter.
- Being Trauma informed means providing empowerment based support. Ensuring that you are person centred and focused on positive approaches.
- If the individual has been affected by Financial Abuse or Fraud, they may experience further trauma related to this experience which could trigger past trauma responses, or create further complexities.

## Four principles for Implementing Trauma and Violence-informed Approaches

The following information outlines four key principles and sample implementation strategies for service providers and organizations. These strategies can be applied to many different sectors, including justice, health, anti-violence, social work, and housing. <sup>(T)</sup>

### 1. Understand Trauma and Violence and their Impacts on Peoples Lives and Behaviours (1)

#### Service providers:

- Acknowledge the root causes of trauma without probing. Your clients do not necessarily need to disclose what may have happened to them for you to help them  
"I know that people who have had difficult experiences often have difficulty trusting people in authority or have chronic pain."
- Pause and reflect when someone acts or reacts in an unexpected way  
"What happened to this person?" vs. "What's wrong with this person?"
- Listen, believe, and validate victims' experiences.  
"That sounds like a horrible experience." or "No one deserves to be treated like that."
- Recognize their strengths.  
"You have really survived a lot."
- Express concern  
"I am really concerned for your safety."

### 2. Create Emotionally and Physically Safe Environments (1)

#### Service providers

- Communicate in non-judgemental ways so that people feel deserving, understood, recognized, and accepted  
"I am happy to see you came in today."
- Foster an authentic sense of connection to build trust  
"I can see from your body language/face/comments that you don't agree with what I've said. What are you thinking about right now? What are you worried about?"
- Provide clear information and consistent expectations about services and programs  
"I can't give/provide you with [that service] because of the rules I have to follow. But I'd like to help you find other ways to help manage your situation."
- Encourage clients to bring a supportive person with them to meetings or appointments  
"If bringing a family member or friend or someone else would help you feel more comfortable at our next meeting, you are more than welcome to do so."

### 3. Foster Opportunities for Choice, Collaboration, and Connection (1)

#### Service providers

- Provide choices for supports and services and consider the choices together.  
"Last time you were here; we had a plan to try [strategy x]. How did that work out for you? What about our plan would you like to change?"
- Communicate openly and without judgement.
- Provide the space for clients to express their feelings freely.  
"Is there anything you would like to tell me that might be helpful for our work together?"
- Listen carefully to the client's words and check in to make sure that you have understood correctly.  
"So, it sounds like your living situations is ... difficult, stressful, etc."

## 4. Provide a Strengths-Based and Capacity-Building Approach to Support Client Coping and Resilience

### Service providers (1)

- Help clients identify their strengths, through techniques such as motivational interviewing, a communication technique that improves engagement and empowerment
- Acknowledge the effects of historical and structural conditions on peoples' lives  
"Life circumstances often make it difficult to move forward in your life, like finding housing or getting a job."
- Help people understand that their responses are normal  
"It's understandable that you feel angry about being treated unfairly. It sounds like you feel you were dismissed."
- Teach and model skills for recognizing triggers, such as calming, centering and staying present

# CHAPTER 2

## What is **Financial Abuse**?



## What is Financial Abuse?

**Financial Abuse** is defined as any improper conduct, done with or without the informed consent of the Individual that results in a monetary or personal gain to the abuser and/or monetary or personal loss for the Individual. (2)

- According to the experience of Elder Abuse Prevention Ontario, most Financial Abuse is perpetrated by family members.

### Signs of Financial Abuse (2)

#### Financial Abuse indicators include:

- Misusing an Individual's property and/or funds, Power of Attorney
- Theft, forgery
- Sharing the Individual's home without paying a fair share of the expenses.
- Unexplained disappearance of personal belongings, such as clothes or jewellery
- Unduly pressuring an Individual to:
  - Move from, sell, or relinquish his or her home or other personal property.
  - Sign legal documents that they do not fully understand.
  - Give money to relatives, caregivers, friends, acquaintances.

### How Do I Recognize Financial Abuse?

#### Banking/Legal

- Unexplained or sudden withdrawal of money from accounts or ATM withdrawals
- Suspicious or forged signatures on cheques or other documents
- The Individual is not receiving bank statements
- Transfer or withdrawal of funds without prior permission
- Denial to access or control finances such as credit cards, cheques
- Unexplained purchases on accounts or credit cards
- Unexplained online shopping accounts, services, or subscriptions

#### Living Status

- Notice of eviction or discontinuation of utilities
- Individual is unable to pay bills, buy food or pay rent
- The person's home is unexpectedly sold
- Persons living in the home and the individual is concerned about asking them to leave.

#### Other signs:

- Extraordinary interest by family members in the vulnerable adult's assets
- Recent change of deeds to the house
- Carers main interest is financial with little regard for the health and welfare of the vulnerable adult
- The person managing the finances is evasive and uncooperative
- Reluctance to accept care services
- Purchase of items that the individual does not require or use
- Personal items going missing
- Unreasonable or inappropriate gifts

## How to Prevent and Offer Support to Individuals Experiencing Financial Abuse

- Ask the individual how they are feeling with the situation? Are they scared, lonely, confused?
- Is the person concerned about their safety? Housing or meeting basic needs resulting from the financial Fraud?
- Ask the individual if they have a trusted support person or family member that they feel they can talk to?
- Reassure the person that you are there to provide support to their decisions, not to judge.
- Ask the person if you can assist in gathering and reviewing documents of concern.
- Ask the person if you can provide resources/education related to their rights and/or speak with authorities or gather more information with permission?
- If you are concerned about an individual's security or safety, contact the **Office of the Public Guardian** for investigation concerns.

Check out this example in the following News Report:

<https://www.baytoday.ca/local-news/most-financial-abuse-to-a-senior-is-perpetrated-by-a-family-member-say-opp-2875686>

If a **Person** is in **Immediate Danger** or **Safety Risk!**  
**Contact the Local Police Immediately!**

# CHAPTER 3

## Financial **Fraud, Scams,** and **Abuse**



## Financial FRAUD, Scams and Abuse

### What is Financial Fraud?

**Under Section 380 (1) of the Canadian Criminal Code, Financial Fraud is defined as:**

*Section 380(1) Fraud is the wrongful or criminal deception intended to result in financial or personal gain. The definition of Fraud is left ambiguous in order to capture the vast nature that these offences occur. There are many examples of Fraud, but most commonly seen are Telemarketing Scams, online Scams, Identity Theft and Business Scams. (3)*

#### Definitions:

- **Scam:** A confidence game, swindle, or other Fraudulent scheme, especially for making a quick profit
  - **Fraud:** An intentional deception made to secure unfair or unlawful gain or to damage another person
- Scams and Frauds are schemes or deceptions designed to secure unfair or unlawful gain or to damage another person. They are crimes. We use the words interchangeably.
    - To learn more about the nature of Fraud and Scams, you can read more in these articles and examples of Scams and Frauds schemes in the news
      - <https://www.newswire.ca/news-releases/canadian-company-fined-15-million-for-subscription-trap-scam-839425293.html>
      - <https://lakesuperiornews.com/Public-Safety/Crime/seniors-calling-danger-danger-grandparent-Fraud-scheme-alert>
      - <https://www.cbc.ca/news/canada/ottawa/ottawa-senior-online-bank-Fraud-bmo-1.6150127>

### Recognizing Frauds and Scams (4)

Fraudsters target people in a variety of ways, through email and on the telephone, when victims are making investments or applying for jobs, by stealing personal information or setting up false charities.

- Individuals can be targets of mass marketing Fraud, romance Scams, social media Scams etc.
- Individuals can also experience financial Fraud by close friends, family members or care providers.
 

*Examples might include:*

  - Borrowing or taking money from the individual without repayment.
  - Taking out loans or credit in the individual's name without consent, or with limited understanding of the consequences.
  - Having a Power of Attorney and making financial decisions without the consent of the individual or without their best interest.
  - Making purchases through a bank account without the individual consent.

### Why do Frauds and Scams pose such a challenge for vulnerable populations?

Sometimes financial Fraud may not be obvious, and there may not be sufficient evidence to demonstrate that Fraud has occurred.

- It can be tricky to navigate a suspected or known Fraudulent situation.

- So, when in doubt, it is best to discuss Fraud concerns with the individual and provide resources and supports for the individual to make the most informed decision about how to proceed.
- It is important not to push someone into making any decisions.
  - They may feel scared/embarrassed or not fully understand the situation.
  - The individual may not recognize the situation to be Fraudulent.
- The goal of supporting someone is to provide supports and resources for the individual to make an informed decision.
- If you have concerns or are unsure if your concerns are valid, ensure you talk to the individual or seek assistance from a professional, ensuring you are protecting confidentiality but getting guidance of how to proceed.
- Questions to ask the individual when discussing concerns, this information may be helpful when consulting a professional on the circumstances.
  - Ask the individual do they have concerns?
  - How does this situation make them feel?
  - Do they require support to navigate, or do they have a trusted family member who can assist?
  - Do they know how, when, and where to get help?
- As a helping professional and advocate, having knowledge and access to specialists and accredited resources is fundamental to your competent support of vulnerable individuals, keep a resource list and share any resources for Financial Abuse Inquiries and Fraud Reporting.
  - Resources for inquiry:
    - Office of the Public Guardian and Trustee  
<https://www.attorneygeneral.jus.gov.on.ca/english/family/pgt/>
    - Canadian Anti-Fraud Centre  
<https://www.antiFraudcentre-centreantiFraude.ca/index-eng.htm>

## Why Don't Frauds and Scams get Reported?

Individuals may struggle to report Scams or Financial Abuse for a variety of reasons. It is important to understand why so that you can help to best support an individual make informed decisions about their own financial matters.



According to the Canadian Competition Bureau, many individuals don't report Fraud because they are embarrassed that it happened to them. They may have only lost a small amount of money and don't want to go through the hassle of reporting it. Even worse, there is a perception that this is not a "real" crime, and that law enforcement agencies have more important matters to tackle. This couldn't be further from the truth: laws exist to protect Canadians from Fraud. The Competition Bureau, the RCMP and the CAFC take this very seriously. (5)

➤ <https://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04334.html#sec03>

## How to support an Individual Coping with Fraud or Financial Abuse

- Reassure the individual that anyone is at risk of Fraud or Financial Abuse and that it is not their fault. Fraudsters are sophisticated.
- Reassure the individual that you are available to support their individual decision.
- Ask the individual how they are feeling and how you can help.
- Ask the individual if they would like assistance to gather documents, communications or receipts, any evidence related to the Fraud for reporting.
- Ask the individual if they would like assistance to communicate with authorities to report the Fraud.
- Provide resources for support and direction as requested by the individual.
- Provide education and support regarding their rights and available avenues for reporting to assist the individual in making an informed decision.
- Ask the individual if they would like to reach out to a trusted family member, support person for additional support.

## Types of FRAUD and SCAMS

### ➤ Mass Marketing Fraud (MFF)

Mass Marketing Fraud is defined as Fraud committed via mass communication media using the telephone, mail, and the Internet.

- Provisions under the criminal regime of the Competition Act prohibit materially false or misleading representations made knowingly or recklessly, deceptive telemarketing and deceptive prize notices. (7)

- Source : <https://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/02775.html>

### ➤ Examples of MMF (6)

<p><b>419 Nigerian letters</b>  <b>-Advanced FREE loans</b>  <b>-Anti-Virus Scam</b>  <b>-Bomb Threat</b>  <b>-Buying and selling online</b>  <b>-Emergency scam</b>  <b>-Hitman email</b></p>	<p><b>-Lottery emails</b>  <b>-Lower your interest rates</b>  <b>-Money Mule</b>  <b>-Phishing</b>  <b>-Phone number spoofing</b>  <b>-Puppy scam</b></p>
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<ul style="list-style-type: none"> <li>-False Charities</li> <li>-Identity Theft</li> <li>-Ransomware</li> <li>-Crypto locker</li> <li>-Job</li> <li>-Inheritance</li> </ul>	<ul style="list-style-type: none"> <li>-Pyramid scheme</li> <li>-Romance scams</li> <li>-Service scams</li> <li>-Vacations</li> <li>-Warranty packages</li> </ul>
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## Current Fraud Trends 2020-2021 (8)

### ➤ Extortion (CRA/SIN/Local Police) :

Cohesive, threatening, Phone calls or emails demanding personal information or payment.

Fraudsters may send out emails with one of your old passwords listed stating they have video or evidence of you caught viewing illicit online websites and demand payment.

- ❖ Risk: Do Not send payments via gift cards, bitcoin, or any other payment method. Do not give personal information.
- ❖ Do: hang up, ignore email, REPORT Fraud to your local authorities.

### ➤ Crypto Currencies

Fraudsters requesting payment through Bitcoin or another crypto currency.

- ❖ Risk: Legitimate Businesses will NEVER ask for payment via crypto currencies.

### ➤ Romance / Money Mules

Fraudsters send out mass emails, fake dating site/social media profiles.

- Make you believe “Love” at first sight.
- Fraudsters willing to carry on for a long period of time to establish your trust before asking for money. (1 month to 1 year)
- Fraudsters will report an “Urgent situation” to ask for money e.g., Accident, in hospital.
- Fraudster will have many excuses for not meeting in person or over video chat.
- Fraudster may report being in the military or businessperson who “travels a lot”
- They may ask you to become a MONEY MULE- accept money transfers from them or deposit cheques. You keep a portion and send the rest via transfers, wire transfers or gift cards.

- ❖ RISK: DO NOT send money, this is not a real relationship, and you could be implicated as a Money Mule.
- ❖ DO: Stop communicating with the Fraudster and seek help from a friend or family member for support. Report the Fraud, this will stop the Fraud from happening to you and others.

### ➤ ID Theft: Fraudsters steal your ID or banking information. Fraudsters conduct cyber hacks to steal personal information and passwords or through Phishing email Scams.

### ➤ ID Fraud: Fraudsters use your stolen information to access your accounts, apply for credit cards, or access accounts on other platforms using your stolen passwords.

- ❖ Risk: Don't provide your personal information to unknown email demands or click on links in emails.
- ❖ DO: Change your passwords a minimum of twice a year, using letters, symbols, and numbers.
  - Use unique passwords across platforms.
  - Use multifactor authentication (2 step process) for passwords.
  - Check your credit reports (Equifax and TransUnion) once a year to review your accounts.
  - REPORT ANY FRAUD to authorities and financial institutions.
- **Bank Investigator Scams:** Fraudsters call landlines between 6am-8am when you are still asleep, caught off guard to suggest you have unauthorized charges on an account e.g., Credit card. Ask you to immediately hang up and call number on the back of the card.
  - ❖ Risk: There is a delayed disconnect when hanging up a landline. If you hang up and immediately call number, the Fraudster may still be on the line and able to capture your personal information.
  - ❖ Do: HANG UP, wait up to 2 minutes before calling your financial institution to clarify. Do Not provide any personal information to unknown calls.
- **Caller ID Spoofing:** Call display should only be considered a convenience as Fraudsters can duplicate legitimate business/service Caller ID numbers.
  - ❖ Risk: Do Not Give out Personal Information to anyone calling
  - ❖ Do: Find the legitimate number for the service/business and call them directly to inquire.
- **Emergency Scams/Service Scams:** Receive a call from a family member stating that they have been in accident, in jail etc. Caller may sound different. Will usually say general statement "Hi Grandma, Hi Dad" you will respond by "Is this you (Family member name)" They say "Yes" and proceed with a story about needing money for a lawyer etc. Will ask you to keep the call secret and request you wire money, e-transfer or payment via bitcoin, gift card.
  - ❖ RISK: DO NOT SEND PAYMENT
  - ❖ DO: HANG UP, call family member to check in and report FRAUD.
- **Job Scams:** Scammers respond to online posted resumes on job boards or create fake job advertisements.
  - May be linked to legitimate looking business websites.
  - Fraudsters contact job seeker and get hired on the spot.
  - Fraudster states COVID-19 prohibits in-person interviews or video interviews.
  - Fraudster requests you receive payments to your own bank account and provides instructions for wiring money or payments to other accounts.
  - ❖ RISK: DO NOT SEND MONEY or personal banking information. Beware of employment that does not meet you in person or asks to you pay any upfront costs.
  - ❖ DO: Report Fraud to website posting jobs, and authorities.

- **Puppy Scams:** The most basic scam involves the trickster grabbing an image of a furry friend online, posting it for sale at a rate cheaper than most breeders, then deceiving a person to send money before seeing the puppy in real life.
  - ❖ **Red flags include;**
    - Low prices under \$1,000 for a purebred puppy
    - Pressure to complete the purchase quickly and unsecured payment methods such as Bitcoin, gift cards or Western Union.
  - ❖ **Buyers can protect themselves by;**
    - Asking for several references including the vaccinating veterinarian
    - Checking the creation date of the website of the breeder and transport company
    - Holding off on payment until having seen the dog in person or by virtual meeting.
  
- **Rental Scams:** Posting a fake Rental for an apartment, room, or cottage with fake pictures or without the owner’s consent. Typically, the scammer will ask for a deposit upfront.
  - ❖ **Things to watch out for;**
    - Want you to move in without seeing the property
    - Don’t want to meet you in person
    - Ask for rent or security deposit before signing the lease
    - The price is “too Good” or not in line with market value
    - The listing has typos, poor grammar, or excessive punctuation.
    - There is no screener process, or they want you to sign an incomplete lease
  - ❖ **Questions to Ask a potential landlord:**
    - Which utilities are included in the lease?
    - What costs are required before I move in? First and last month rent? Security deposit?
    - What are my options for paying rent? Online payment or cheques?
    - How do you handle emergency repair or maintenance requests?
    - What are my options for parking?
    - If it is a shared accommodation/room what are the common area rules? How many roommates will there be?

***Increase your awareness by following the link to this real-life example of Fraud/ Scams in this news report:***

<https://toronto.ctvnews.ca/apartment-rental-Scams-on-the-rise-during-pandemic-toronto-police-say-1.5310031>

### **COVID-19 Scams:**

- emails and Texts messages advertising testing kits, medicine therapies, and vaccinations.
- emails or texts reporting a “positive contact” not linked to the government application.
- Selling unauthorized health products like drugs, medical devices and natural health products or making false or misleading claims to prevent, treat or cure

## Fraud Prevention Tips and Strategies (8)

### Canadian Anti-Fraud Centre Recognize, Reject and Report

The Canadian Anti-Fraud Centre (CAFC) is Canada's central repository for information about Fraud. We help citizens and businesses:

- report Fraud
- learn about different types of Fraud
- recognize the warning signs of Fraud
- protect themselves from Fraud

We also provide information to law enforcement and governments in Canada and around the world. Our goals include:

- disrupting crime
- strengthening the partnership between the private and public sectors
- maintaining Canada's economy

The CAFC is jointly managed by the Royal Canadian Mounted Police, the Competition Bureau Canada, and the Ontario Provincial Police.

General Fraud Awareness

- Source : <https://www.antiFraudcentre-centreantiFraude.ca/about-ausujet/index-eng.htm>

### Fraud/Scam Knowledge

- To Test out your Fraud/Scam Knowledge and learn some helpful tips to prevent Fraud check out this Quiz link: <https://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04251.html>
- Fraud can happen via telephone calls, emails, mail, fake media profiles, hacking into your accounts etc.

**\*\*Fraud can happen to anyone, anytime. If Fraud happens to you, REPORT IT!!\*\***

### Fraud Reporting (S)

- It is estimated that less than 5% of all Mass Marketing Fraud (MFF) is reported to the Canadian Anti-Fraud Centre
- There is stigma associated with Fraud reporting: Embarrassment, shame, lack of trust in police etc.

**\*\*Reporting Fraud is important to STOP Fraud and prevent it from happening to others\*\***

- Canadian Anti-Fraud Centre toll free # 1-888-495-8501
- Contact your local police department



## 2020 Reported MMF Dollar Loss (overall)

In 2020, the CAFC received:

- 470,312 calls
- 131,978 online reports.



**Totaling**

**\$145,000,000.00 CAD** in reported dollar loss

- **Fraud that took place online through a website** – report to the specific website where the Fraud took place as well as the Canadian Anti-Fraud Centre, local police.  
Report the incident directly to the administrators of the website. You can do so through a link such as "Report Abuse" or "Report an Ad".
- **Redirected mail**  
If you suspect that someone had your mail re-directed, contact [Canada Post](#).  
You should also notify your service provider (telephone, cell phone, electricity, water, gas, etc.) of the identity Fraud.
- **Lost, stolen, or misused immigration documents**  
Please contact [Citizenship and Immigration Canada](#) if:
  - your immigration documents have been lost or stolen
  - you suspect someone is Fraudulently using them
- **Lost or stolen passport**  
If your passport is lost or stolen, report the incident to [Passport Canada](#) and to your local police.  
If you are outside of Canada, you must report the loss or theft to the nearest [Canadian government office abroad](#).
- **Stolen Social Insurance Number**  
If you suspect someone is using your Social Insurance Number (SIN) you should visit a [Service Canada Centre](#) with:
  - all necessary documents to prove Fraud or misuse of your SIN
  - an original identity document (your birth certificate or citizenship document)
  - An official will review your information and provide you with help and guidance.
- **Lost or stolen provincial or territorial identity documents**
  - These documents include:
    - your birth certificates
    - your driver's license
    - your health cards
    - other documents issued by a province or territory
  - Please contact the province or territory that issued the document if:
    - the document has been lost or stolen
    - you believe someone is Fraudulently using this information
  - You can find contact information on provincial and territorial government websites.



## How to Protect Yourself

- Don't be afraid to say no
- Do your research
- Don't give out personal information
- Beware of upfront fees
- Beware of unsolicited emails – don't click on links or open attachments
- Protect your computer



## Reporting Fraud

**Step 1:** Gather all information pertaining to the fraud.

**Step 2:** Report the incident to your local law enforcement..

**Step 3:** Contact the Canadian Anti-Fraud Centre toll free at 1-888-495-8501 or through the [Fraud Reporting System \(FRS\)](#) found on our website.

### **ADDITIONAL Steps to Reporting Fraud**

**Step 4:** Report to Financial Institutions

**Step 5:** Report to online platform e.g., Facebook, Kijiji or dating website where Fraud took place.

**Step 6:** Victims of ID Fraud should place flags on all their accounts and report to both Credit Bureau's, [Equifax](#) and [TransUnion](#).

## HOW TO AVOID BECOMING A VICTIM OF FRAUD:

1. Never provide personal details about yourself or family members on inbound phone calls, via text or email.
2. If a caller is requesting money, ask who is calling and document any information they tell you for reporting purposes.
3. Beware of counterfeit cheques or other types of Fraudulent payment to cover fees such as tax payment, lawyer's fees, custom charges.
4. Remember law enforcement, government bodies, judges and so on would never request payment by money service or gift card, or ask you to participate in sting operations, or internal investigations.
5. On dating sites, be wary of individuals who are too close, too soon, perhaps professing their love; say they live close by but work overseas; or request to borrow money (never send money or cash cheques).
6. Don't pay money to get money! Lottery companies will never demand payments to release winnings, you cannot win a lottery from another country unless you have specifically attended that country and bought a ticket.
7. If you receive a phone call from someone claiming to be your family member or in touch with someone you know, confirm their whereabouts with family or friends.
8. Organize bills, payments, and budgets into an easy-to-follow system. Ask for assistance to set-up and track with a trusted support person.
9. If you are uneasy about a financial request from a friend or family member, talk to someone you trust about the decision to provide financial support.
10. Speak with your bank or financial advisor if you have concerns.
11. Review bank accounts, credit card statements on a regular basis and flag anything unusual or something you don't understand.
12. If you are struggling to make your finances work, ask a trusted support person to help you review or identify any areas of concern.

➤ <https://www.cpacanada.ca/en/news/canada/2018-06-15-seniors-too-ashamed-to-report-financial-Fraud>

# CHAPTER 4

## Financial Literacy



## Financial Literacy

Financial literacy skills at a base level combine the ability to understand the difference between needs and wants. Practicing and facilitating success in the application of Financial Literacy concepts with vulnerable populations, target skills development and education to reduce debt, live within a person's income, plan, and mitigate unexpected costs, address the impact of poverty on personal wellbeing and mental health and offers individuals the tools, resources, and skills to become an active and effective money manager in their own lives. When individuals recognize the value of improving financial literacy skills, they can equip themselves with the knowledge needed to better manage spending and debt. (9)

### **Financial literacy is having the knowledge, skills, and confidence to make responsible financial decisions. (9)**

- Knowledge refers to an understanding of personal and broader financial matters.
- Skills refer to the ability to apply that financial knowledge in everyday life.
- Confidence means having the self-assurance to make important decisions; and
- Responsible financial decisions refer to the ability of individuals to use the knowledge, skills, and confidence they have gained to make choices appropriate to their own circumstances.

### **Armed with financial knowledge, skills and confidence, Canadians are better able to: (9)**

- Make day-to-day choices about how to spend their money and stay on top of financial obligations.
- Navigate the ever-changing financial marketplace and buy the products and services that make the most sense for their own needs.
- Plan about how to use their hard-earned dollars for life goals, such as buying a home or preparing for retirement.
- Deal with local, provincial, and national government programs and systems that are often complicated and confusing, even to experts.
- Evaluate the financial information and advice they get, whether from friends, the media, or professionals; and
- Make the best use of the resources they have, including workplace benefits, private and public pensions, tax credits, public benefits, investments, home equity, access to credit and consumer spending power. (9)

### **What is your Financial Literacy Knowledge?**

Understanding your own Financial Literacy is an important step in preparing to support others, we all experience financial fitness and literacy differently depending on the information, education, and experiences we have had with money and finances.

- Individual financial status or portfolios are all subjected to the need to practice financial fitness that is in line with the individual's level, source, and access to income.
- Self assessment of financial fitness Skills and financial literacy may assist volunteers in awareness of the unwritten rules, myths, perceptions, beliefs, and financial strategies we bring to our work with others.

- Demonstrating financial self awareness and assessment skills may broaden our capacity to recognize areas of need, develop plans and support actionable steps towards financial fitness in others.
  - Take the self-assessment quiz linked below, to learn more about how your financial literacy skills and knowledge measure up compared to other Canadians.
    - Financial literacy self-assessment quiz - Financial Consumer Agency of Canada (FCAC)  
<https://itools-ioutils.fcac-acfc.gc.ca/FLSAT-OAELF/star-comm-eng.aspx>

### **Check out more Resources to explore Financial Literacy and Wellbeing from Canadian based sources**

- <https://abclifeliteracy.ca/financial-literacy/>
- Prosper Canada  
<https://prospercanada.org/>

# CHAPTER 5

## **Financial Empowerment for Individuals living on a low income**



## Financial Empowerment and Poverty Reduction for Low Income Individuals (10)

- Financial empowerment is an approach to poverty reduction that focuses on improving the financial security of low-income people. It does this by introducing a set of interventions that together help low-income Canadians to grow their incomes, improve their credit scores, savings, and debt levels, and build wealth through education, employment, entrepreneurship, and improved housing.
- Financial empowerment is not like most other poverty reduction approaches. It focuses on helping low-income people participate and feel included in our financial system. It increases their opportunities and knowledge and fosters behaviours that are critical to their economic security and their ability to invest in their future.
- If someone is uncomfortable discussing their financial literacy, we can offer them tools and resources, but not push them into revealing information or forcing decisions. (10)

## Financial Literacy Skills and Needs in Vulnerable Populations

- Individuals may struggle with Financial Literacy Skills.
  - They may not have been provided education, tools, or resources to support making informed financial decisions.
- Individuals may struggle with their confidence in making decisions surrounding budgeting, identifying financial risks, financial goals, and managing their day-to-day spending.
  - If an individual struggles with these areas, it may be more difficult to spot Fraud or Financial Abuse.
- Supporting access to resources to promote financial literacy can promote confidence in individual financial decision making.
- An individual with a cognitive impairment may find complex financial decisions challenging and may avoid asking questions out of fear or embarrassment.
  - When working with vulnerable individuals, it is important to acknowledge these fears and be sensitive to any areas that may be uncomfortable or challenging.
- Budgeting can be especially difficult for individuals who are living on a fixed or low income.
- Housing is expensive and individuals may spend a significant amount of their income for rent/mortgage.
- Individuals may not fully understand the risks associated with predatory lenders if they have a low credit score.
- They may not know what types of debts are affecting their credit.
  - Supporting someone to understand their own individual financial goals/budget will aid in preventing Financial Abuse/Fraud as they will have a better understanding of any areas that could put them at risk.

**Prosper Canada** has a wide array of resources to support Financial Literacy. An Individual may want to set up a meeting with their bank to discuss the service options on their account and ask for clarification about service fees or automatic payments. There are many simple budgeting tools and options.

### Topics from Prosper Canada's Financial Literacy Workshops

- Exploring our relationship with money
- Income and Taxes
- Budgeting
- Banking
- Credit Basics and Reporting
- Debt
- Consumerism



### Five Interventions for Improved Financial Outcomes

According to Prosper Canada, these **5 Interventions** are proven to measurably improve financial outcomes for individuals:

- I. Financial Information, Education and Counselling
- II. Help accessing income boosting benefits and credits
- III. Safe and affordable access to financial services/products
- IV. Access to savings and asset building opportunities
- V. Consumer protections and education

### Prosper Canada Reports **Financial Vulnerability Factors** can include:

- Distrust of financial institutions
- Living pay cheque to pay cheque; low wages, no extra funds to save
- Addiction: drug, alcohol, gambling additions interfere with achieving financial goals.
- English as a Second Language or low literacy skills
- Prioritizing wants vs. needs difficult; have conflicting priorities
- Low motivation to change behaviour and improve money management skills
- Homelessness: no fixed address, difficult to think beyond the day-to-day
- Lack access to appropriate resources, misinformed
- Lack of education makes understanding terminology difficult.

## **Questions to ask Individuals when offering Support around Financial Literacy**

1. How do you feel when you talk about money?
2. Is this something you would like help with?
3. Have you ever used a budget? If so, does it work for you? What doesn't work for you?
4. Would you like assistance to look at budgeting plans?
5. Do you know the monthly, weekly cost of your bills?
6. Do you have any areas of concern? Any bills you are unsure of?
7. Have you signed up for any services/bills that you are unsure of?
8. Do you have any service charges that don't make sense?
9. Do you feel like you have enough to cover your daily living needs? If not, what are the barriers?
10. Do you open your mail? Can I assist you with reviewing your bills?

# CHAPTER 6

## Consumer Awareness



## Consumer AWARENESS

Consumers have the **RIGHT** to support **INFORMED DECISION MAKING** in the **MARKET PLACE**.

Knowing and understanding your rights and protections as a consumer offers protection in making purchasing decisions in the marketplace.

Consumers have the **RIGHT** to:

- **RIGHT to Information**
- **RIGHT to Choose**
- **Right to Safety**

Knowing how to protect yourself and educate others against dishonest practices can help you or someone else save money and avoid being disappointed or becoming a victim of a Fraud or scam. (11)

### Questions to Consider When Making a Purchase



### Questions to Consider for yourself or in Assisting someone with making a purchase (12)

#### Have I budgeted for this item that I *want*?

- Will this purchase effect my ability to pay for my basic needs? Will it put strain on my ability to pay for housing, food, or other important bills?
- Any purchase may feel good in the short term, but if it causes stress or financial hardship in the long term, it may not be a good purchase.

#### Could I buy this used?

- Can this item be purchased used, or do I need to have a warranty?

- Is there a local Second-hand store I can support, or a local buy and sell group that I may find a better deal?

***Practise safety when making purchases on buy/sell groups.***

### **Will this improve my life enough to be worth the cost?**

- A good practise before making an impulse purchase is to think about how vs having not having this item will make improvements in your life.
- Purchases can feel great in the moment but taking a moment to make a list of benefits vs. negative effects can be a good strategy to decide.
- How much of my hourly wage is used?

### **Will a store brand suffice?**

- Is this item I'm looking at the "name brand" version of the item and, if so, would a store brand version work just as well?
- I almost always use store brands for items that are small or inexpensive enough to not require a warranty - things like computer cables or food staples or so on. Virtually always, store brands work just as well as name brands at a much better price.
- Even if you later find out that a store brand wasn't good enough, all you must do is not purchase the store brand for that item next time; you're not really "out" very much. On the other hand, if the store brand works just fine 99% of the time, you're going to consistently save money by going that way.

### **Are there similar items that could fulfill my want?**

- Maybe I've found myself desiring the latest and greatest smartphone, but when I'm honest with myself, what I really want are a few specific features on that phone. I want a good camera, for one, and the ability to support a few key apps that I use all the time.
- Do I really need the latest and greatest smartphone for those things? Honestly, I don't. You can get a very good camera and a good app platform on a midrange phone, not the newest and most expensive phone.
- Recognizing what features I want and sticking with those features helps me keep my purchases sensible.

### **Why do I want this item at all?**

- What am I really hoping to get out of this item that doesn't already exist in my life? Is it providing anything in my life that I don't already have access to? Is this just a substitute for something else that I want, like buying a boardgame because I lament not having the time to play?
- If you ask yourself honestly what it is that you *want* from this item, you'll often find that you want things that have little to do with the item at all, like more time to enjoy a particular hobby. Often, the item in hand won't help at all with that true desire.
- Another poor reason for wanting an item is to impress someone else. Even if that positive impression were to occur, it's the most fleeting type of impression, something that won't help you a bit in terms of a long-term real relationship with that person.

### **What else could I do with this money?**

- In the end, any purchase comes down to an exchange of money for an item or a service. When you agree to that purchase, you "lock in" that money to that good or service, meaning you can no longer use that money for anything else. This is the "opportunity cost" of that purchase.

- It's well worth your time to consider the many other things you could do with the money you're about to spend. Aren't there better uses out there for that money? Isn't there something more in line with your life goals that you could do with the cash?
- Even if you can come up with other *possibilities* to merely *consider*, it's usually worth your while to wait on that purchase.

## Shop smart and ask questions: (Consumer Protection Ontario)

- Research the product or service before you buy to compare quality and prices.
- Ask friends and family for advice.
- Get information in writing such as estimates for services, delivery dates etc., and keep your receipts and paperwork (e.g., warranties).
- Beware of sales pitches that offer “cash deals” to avoid paying sales taxes.
- Search the Consumer Beware List. website:  
<https://www.consumerbewarelist.mgs.gov.on.ca/en/cbl/search>

## Online shopping (Consumer Protection Ontario)

More and more people are buying products and services over the Internet. Another term for this is “online shopping.” Ask the right questions when shopping online:

- Does the company’s website provide basic information (the seller’s name and contact information for the business such as address and phone number)?
- Do I know what I am paying for? The right product information should be provided (for example, information on size, materials or colour options and warranties or guarantees).
- Ensure your credit card number and personal financial information (such as password, usernames, etc.) are being sent over a secure and protected website and server. A secure website will begin with “https”.

## Door to Door Sales (Consumer Protection Ontario)

- Must be given a written contract.
- Have the right to cancel a contract from the day you enter the contract until 10 days after you receive a written copy of the contract.
- Can cancel the contract up to one year after entering the contract if the business or salesperson made a false or misleading statement about the contract before or while you entered the contract.
- Certain products and services cannot be offered or sold at your home unless you contact the business first (with certain exceptions). These are: furnaces; air conditioners; air cleaners; air purifiers; water heaters; water treatment devices; water purifiers; water filters; water softeners; duct cleaning services.

## Tips to manage Door to Door Sales Tactics (Consumer Protection Ontario):

*Door-to-door sales techniques, used to push and sell products and services, are not as popular now as they were in the past, but it still occurs.*

- Talk to salespeople through the door and let them know you aren't interested.
- Most products being sold door-to-door can be obtained by contacting the company directly.
- Never give door-to-door salespeople personal information or disclose that you are home alone.
- Utilize “No Soliciting” signs near your door.

## **HIRING A MOVER (Consumer Protection Ontario)**

Moving day can be stressful. Finding the right mover can help you avoid delays and extra costs. Hiring a mover

What you need to know:

- Check the ‘Canadian Association of Movers’ “Good Practice Guidelines for Canadian Movers” and the Consumer Beware List.
- When you have a short list of movers, ask for written estimates from at least three of them.
- Ask for “all-in” quotes that identifies a per-hour labour rate and the number of movers who will be involved. Make sure that the quote provided is part of any agreement you sign - that way you cannot be charged more than 10 per cent above the quoted price.

What you need to know:

Before signing a contract with a mover check to be sure that the contract includes:

- The mover’s mailing and/or email address
- Name and phone numbers to contact
- Itemized list of services
- Prices for each service
- Supplies to be provided
- Key dates
- Total amount payable

## **HIRING A CONTRACTOR (Consumer Protection Ontario)**

When a renovation is done right, it can improve the look and value of your home. Choosing a contractor carefully can help your plans go smoothly. Information to know:

- Ask neighbours and friends for advice and check the Consumer Beware List.
- When you have a short list of contractors, ask for written estimates from at least three of them.
- Make sure the estimate is included as part of the written contract. This way, the contractor cannot charge more than 10 per cent above the estimated cost.
- Check if the contractor has a permit or licence. Check with your municipality about the permits you’ll need and how much they cost. Unless specified in your contract, it’s up to you to secure these permits.
- Avoid “under the table” cash deals. Reputable companies meet all legal requirements including collecting and paying applicable taxes. Always insist on a receipt.
- Keep down payments to a minimum, as we recommend no more than 10 per cent.
- If you sign a contract in your home and later change your mind, you can cancel within 10 calendar days by contacting the company and giving them a written notice of cancellation.

## **GIFT CARDS**

A **GIFT CARD** is a prepaid card that you use to pay for purchases. You can use gift cards at a single retailer or at a group of retailers, such as a chain or shopping mall. Generally, gift cards come with money already on them. Gift cards can be a physical card or an electronic card. (13)

Gift cards are **NOT** branded with a payment card network logo. Cards with the logo for payment card networks like Visa, Mastercard and American Express are called prepaid cards. (13)

### **You can't redeem gift cards for Cash**

Usually, gift cards:

- DO come with money already on them
- DON'T expire
- DON'T have fees
- Sometimes, you can add money to a gift card
- Make sure you read the terms and conditions of any gift card you buy or use.
- Most gift cards don't expire.
- CAN be purchased online or in multiple stores and locations

### **GIFT CARD SCAMS (13)**

Scammers steal the information from unsold gift cards and use it to buy items. If you buy one of these compromised cards, you may be told there's little or no balance left on the card when you go to use it for the first time.

With this scam, Fraudsters usually copy the numbers off the back of a gift card they see on a store rack. A few days later, they will call the customer service number to check whether it's been sold and activated, and to get information on the balance value.

If it's been activated, they will use the card number to buy items online.

### **To avoid gift card Scams:**

- Buy gift cards from behind the cashier counter
- Opt for gift cards that have a protective backing or a scratch-off PIN number
- check the packaging or the back of the card for tampering before you buy it
- Always keep your receipts, which will usually show the card number and how much you have paid
- Don't share gift cards pictures on social media
- Make sure to check that the card and packaging hasn't been altered. You can ask the retailer to verify that the amount on the card has been loaded.
- Be careful if you're buying or checking a balance online. Scammers may try to create fake websites to steal your information or the money on the card.

### **To protect yourself:**

- Avoid clicking on links found in pop-up boxes or suspicious emails
- Use a search engine to search for the official company website
- Contact the company directly by calling the number on the back of the gift card

### **Safety Tips for Buy and Sell Websites/Social Media Sales:**

Meet in	Bring	Keep	Do not erase	Complete
Meet in a busy public place- Contact your local police department to see if they have a safe exchange zone.	Bring a trusted friend or family member along as a witness	Keep transactions to daylight hours	Do not erase emails, texts or voicemails between yourself and the seller/buyer	Complete the sale only using cash, e-transfers can be compromised.

### Research Buyer/Seller Profiles

Search their name on Facebook, and if they have more than one profile using the same photo and name this is a red flag. If something seems out of place to you, then move on.

### Meet in a Populated Public Spot

Some city police departments have established internet purchase exchange locations within their parking lots and lobbies. To confirm if your city/town has one available, you can look on their official website, or Google “internet purchase exchange zone” or “internet purchase exchange location” and include your city name in that search phrase.

### Inspect Prior to Paying

If buying item of great value such as jewelry or collectibles, have an “expert” accompany you to the meeting spot so they can verify the item value.

### Don't Go it Alone

Have a friend or relative accompany you during an item pickup. Ask them to discreetly record a video of the transaction, just in case there's a dispute or circumstances arise where you may need to identify the other party.

### Better Safe than Sorry

Walk away if things don't feel right. If you feel you're a victim of a scam you should act. Lodge a complaint on Facebook, <https://www.facebook.com/help/196126404168290>

## PREVENT ONLINE SHOPPING SCAMS

The [Financial Consumer Agency of Canada](#) provides a few clues to help you identify a fake online shopping site:

- the site looks poorly designed, unprofessional and has broken links,
- you can't find an address or phone number for the business,
- sales, return, and privacy policies are hard to find or unclear
- the back button is disabled - you get stuck on a page and can't go back
- you're asked for credit card information anytime other than when you are making a purchase.

## COMMON INTERNET SHOPPING SCAMS:

- **Phishing** – Emails & websites impersonating a real person or company to gain personal and/or financial information

- **Cross-site scripting** – A legitimate website with a vulnerability that allows third parties to redirect you to a different website operated by them
- **Content injection** – Rogue advertisements or popups that attempt to redirect you or force you to a different website that could lead to ransomware or virus and malware attacks
- **Counterfeiting** – A website purporting to sell products or services that impersonates a real brand and swindles customers of their money

## SHOP SAFE ONLINE BY:

- Shop with reputable and trustworthy retailers that provide a street address and a working phone number
- Stay clear of online ads for cheap or scarce items, if it looks too good to be true it probably is!!
- Avoid using public Wi-Fi when making purchases to safeguard your sensitive personal information
- As always, keep your anti-virus software up to date on all devices you use for online shopping.
- visit the retailer's website and look for the link to their legitimate app there – don't just search through the app store.
- Look at the URL of the website to see if it starts with "https" and displays a tiny padlock icon in the address bar. If it begins with "https" instead of "http" it means the site is secured using an SSL Certificate (the s stands for secure).



- Never respond to pop-up messages on a website or app that asks for your financial information.
- Avoid websites and apps that request payment by wire transfer, prepaid debit or gift cards, cash only or through third parties.

## Appendix A Resources

Prosper Canada <https://prospercanada.org/>

**Table of Financial Literacy; Site Links, tools, resources, educational materials, and services**

<b>TAXES</b>	
Free tax clinics - Canada Revenue Agency (CRA)	<a href="https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program/need-a-hand-complete-your-tax-return.html">https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program/need-a-hand-complete-your-tax-return.html</a>
Learning about taxes - Canada Revenue Agency	<a href="https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs/learning-about-taxes/learning-material.html">https://www.canada.ca/en/revenue-agency/services/tax/individuals/educational-programs/learning-about-taxes/learning-material.html</a>
Living with a Disability - Employment and Social Development Canada (ESDC)	<a href="https://www.canada.ca/en/employment-social-development/services/benefits/disability/living.html">https://www.canada.ca/en/employment-social-development/services/benefits/disability/living.html</a>
L.I.P.I. - Low Income People Involvement of Nipissing	<a href="https://lipinipissing.com/category/programs/taxes/">https://lipinipissing.com/category/programs/taxes/</a>
<b>BUDGETING</b>	
Financial Consumer Agency of Canada	<a href="https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner">https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner</a>
Industry Canada - Office of Consumer Affairs (OCA) –	<a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/h_ca02222.html</a>
Ontario Securities Commission (OSC)	<a href="https://www.getsmarteraboutmoney.ca/">https://www.getsmarteraboutmoney.ca/</a>
The Stop - Do the Math	<a href="http://dothemath.thestop.org/">http://dothemath.thestop.org/</a>
Spent	<a href="http://playspent.org/">http://playspent.org/</a>
<b>BANKING</b>	
Account Comparison Tool - Financial Consumer Agency of Canada (FCAC)	<a href="https://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx">https://itools-ioutils.fcac-acfc.gc.ca/STCV-OSVC/acst-osco-eng.aspx</a>
Acorn Canada	<a href="http://www.acorncanada.org">www.acorncanada.org</a>
ADR Chambers Banking Ombuds Office	<a href="https://bankingombuds.ca/">https://bankingombuds.ca/</a>
Bank of Canada	<a href="http://www.bankofcanada.ca">www.bankofcanada.ca</a>
Canadian Bankers Association	<a href="http://www.cba.ca">www.cba.ca</a>
Canadian Credit Union Association	<a href="https://www.ccu.com/">https://www.ccu.com/</a>
Canadian Deposit Insurance Corporation (CDIC)	<a href="http://www.cdic.ca">www.cdic.ca</a>
Ombudsman for Banking Services and Investments	<a href="http://www.obsi.ca">www.obsi.ca</a>
<b>SAVINGS</b>	
Ontario Securities Commission	<a href="https://www.getsmarteraboutmoney.ca/">https://www.getsmarteraboutmoney.ca/</a>
Investopedia	<a href="https://www.investopedia.com/">https://www.investopedia.com/</a>
Government of Canada	<a href="https://www.canada.ca/en/services/finance.html">https://www.canada.ca/en/services/finance.html</a>

<b>CRA Tax Free Savings Accounts</b>	<a href="https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/tax-free-savings-account.html">https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/tax-free-savings-account.html</a>
<b>Plan RDSP</b>	<a href="http://www.rdsp.com/">http://www.rdsp.com/</a>
<b>Open Policy Ontario</b>	<a href="https://openpolicyontario.com/retiring-on-a-low-income-3/">https://openpolicyontario.com/retiring-on-a-low-income-3/</a>
<b>CREDIT REPORTING</b>	
<b>Financial Consumer Agency of Canada</b>	<a href="https://www.canada.ca/en/financial-consumer-agency.html">https://www.canada.ca/en/financial-consumer-agency.html</a>
<b>Debt and Borrowing - Financial Consumer Agency of Canada</b>	<a href="https://www.canada.ca/en/services/finance/debt.html">https://www.canada.ca/en/services/finance/debt.html</a>
<b>Credit reports and scores - Financial Consumer Agency of Canada (FCAC)</b>	<a href="https://www.canada.ca/en/financial-consumer-agency/services/credit-reports-score.html">https://www.canada.ca/en/financial-consumer-agency/services/credit-reports-score.html</a>
<b>Equifax</b>	<a href="http://www.equifax.ca">www.equifax.ca</a>
<b>TransUnion</b>	<a href="https://www.transunion.ca/1">https://www.transunion.ca/1</a>
<b>DEBT</b>	
<b>Get Smarter About Money</b>	<a href="https://www.getsmarteraboutmoney.ca/calculators/pay-off-credit-cards-debt/#.U3OpP8ZPQdl">https://www.getsmarteraboutmoney.ca/calculators/pay-off-credit-cards-debt/#.U3OpP8ZPQdl</a>
<b>Canadian Consumer Handbook</b>	<a href="http://www.consumerhandbook.ca/en/topics/financial/collection-agencies">http://www.consumerhandbook.ca/en/topics/financial/collection-agencies</a>
<b>Industry Canada</b>	<a href="http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02051.html">http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br02051.html</a>
<b>Office of the Superintendent of Bankruptcy</b>	<a href="http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br01861.html">http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br01861.html</a>
<b>National Student Loan Service Centre</b>	<a href="https://csnpe-nslsc.cibletudes-canlearn.ca/eng/default.aspx">https://csnpe-nslsc.cibletudes-canlearn.ca/eng/default.aspx</a>
<b>CONSUMER EDUCATION</b>	
<b>Canadian Consumer Handbook</b>	<a href="http://www.consumerhandbook.ca/en/">http://www.consumerhandbook.ca/en/</a>
<b>Canada Office of Consumer Affairs</b>	<a href="http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/home">http://www.ic.gc.ca/eic/site/oca-bc.nsf/eng/home</a>

- **Tenant Resources:**

[www.acto.ca](http://www.acto.ca) for tenant tip sheets

[yourlegalrights.on.ca](http://yourlegalrights.on.ca) Easy to find legal topics

[equalityrights.org/cera](http://equalityrights.org/cera) Centre for Equality Rights in Accommodation

[hrlsc.on.ca](http://hrlsc.on.ca) Human Rights Legal Support Centre

[www.cleo.ca](http://www.cleo.ca) information on tenant rights and responsibilities and other issues

[www.ltb.gov.on.ca](http://www.ltb.gov.on.ca) for notices, applications, and information on the RTA

[www.equalityrights.org](http://www.equalityrights.org) for information and tip sheets on housing

- **Consumer Beware List**

<https://www.ontario.ca/page/search-consumer-beware-list>

- **Consumer protection educational resources**

<https://www.ontario.ca/page/consumer-protection-ontario-educational-resources>

- **GIFT CARDS**

Source : <https://www.canada.ca/en/financial-consumer-agency/services/payment/gift-cards.htm>

- **Budgeting Tools:**

- My Expenses Calculator

<https://ic.gc.ca/app/scr/oca-bc/ssc/expense.html?lang=eng>

- My Budget Planner

<https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner>

- Budgeting tips for Low Income families

<https://www.creditcanada.com/blog/the-12-best-budgeting-tips-for-lower-income-families>

- **Phone Scams**

<https://www.justice.gc.ca/eng/contact/Fraud.html>

[HTTPS://WWW.CPACANADA.CA/EN/NEWS/CANADA/2018-11-05-PHONE-SCAMS](https://www.cpacanada.ca/en/news/canada/2018-11-05-phone-scams)

<https://www.cleo.on.ca/en/publications/Scams/what-are-some-common-telephone-and-internet-Scams>

- **Signing and Cancelling Contracts**

Source : <https://www.ontario.ca/page/your-rights-when-signing-or-cancelling-contract>

- **Online Shopping Safety**

<https://cba.ca/online-shopping-Scams-during-the-pandemic>

<https://newsroom.td.com/featured-news/online-shopping-Scams-and-covid-19-what-to-watch-out-for-and-how-to-avoid-them>

- **Door To Door Sales Info**

<https://www.ontario.ca/page/door-door-sales-and-home-service-contracts>

- **Benefits 101**

- **Resource links**

- **Online tools**

- **General:**

**Benefit Finder – Government of Canada**

- ✚ The Benefits Finder is a tool that can help you find Benefits and Services that you may be eligible to receive.

<https://benefitsfinder.services.gc.ca/hm?GoCTemplateCulture=en-CA>

- Child and family benefits calculator – Government of Canada  
You can use this calculator to see what child and family benefits you may be able to get and how much your payments may be.

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

- Electronic mailing lists: Benefits and credits date reminders – Canada Revenue Agency (CRA)  
<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/payment-dates-reminder.html>

- People with disabilities
- Free RDSP Calculator for Canadians – Plan Institute

<https://www.rdsp.com/calculator/>

- ✚ Project the estimated future value of an RDSP and the approximate value of future withdrawal payments.

## **Future Planning Tool – Plan Institute**

<https://futureplanningtool.ca/>

- ✚ An online tool that helps guide people with a disability through the steps in planning for a better future.
- ✚ It also contains a library of tools, information, and resources that can help further support individuals to achieve their goals.

## **PROSPER CANADA | www.prospercanada.org**

### **Benefits 101**

### **Resource links**

### **Online tools**

### **Seniors:**

## **Canadian Retirement Income Calculator – Government of Canada**

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/retirement-income-calculator.html>

- ✚ This calculator gives an estimate of your retirement income by guiding you through the calculation of your income from different sources, including your Canadian Pension Plan (CPP).

## **Registered Retirement Savings Plan (RRSP), and Old Age Security (OAS).**

### **RRSP vs GIS Calculator – Daniela Baron**

<https://rrspgiscalculator.site/>

- ✚ Withdrawing from your RRSP (Registered Retirement Savings Plan) during retirement could reduce the amount of GIS (Guaranteed Income Supplement) you're entitled to.
- ✚ Use this calculator to find out if you could be eligible for more GIS by cashing out your RRSP before retiring.
- ✚ General Information on benefits and credits

## **Benefits and credits for newcomers to Canada – Canada Revenue Agency**

<https://www.canada.ca/en/revenue-agency/campaigns/benefits-credits-newcomers.html>

- ✚ Information on the benefits and credits that newcomers to Canada might be eligible for.

## **Income Assistance Handbook – Government of Northwest Territories**

[https://www.ece.gov.nt.ca/sites/ece/files/resources/income\\_assistance\\_handbook\\_-\\_aug\\_2019.pdf](https://www.ece.gov.nt.ca/sites/ece/files/resources/income_assistance_handbook_-_aug_2019.pdf)

- ✚ A plain language guide to the Income Assistance Program in the Northwest Territories.
- ✚ What to do when you get money from the government – Financial Consumer Agency of Canada (FCAC)

<https://www.canada.ca/content/dam/fcac-acfc/documents/corporate/income-tax-refund.pdf>

- ✚ Benefit programs, eligibility, application instructions, and payment dates.

## **Families**

### **Child and family benefits – Government of Canada**

<https://www.canada.ca/en/services/taxes/child-and-family-benefits.html>

#### **People with disabilities:**

### **Canada Pension Plan disability benefit toolkit – Employment and Social Development Canada (ESDC)**

<https://www.canada.ca/en/employment-social-development/programs/pension-plan-disability-benefits/reports/toolkit.html>

- ✚ A complete guide providing information on the Canada Pension Plan disability benefits.

### **Disability benefits – Government of Canada**

<https://www.canada.ca/en/services/benefits/disability.html>

### **Federal/Provincial/Territorial Ministers Responsible for Seniors Forum is an intergovernmental body established to share information, discuss new and emerging issues related to**

### **Retiring on a low income – Open Policy Ontario**

<https://openpolicyontario.com/retiring-on-a-low-income-3/>

- ✚ Contains essential information to help people living on a low-income plan for retirement.
- ✚ Includes information on maximizing your GIS, whether you should consider CPP early retirement, smart ways to save.
- ✚ OAS and GIS eligibility for people who come to Canada

## **APPENDIX B**

### **Printable Tools**

**ADD instructions for how to use the printable tools\***

- I. **First Meeting with my Financial Advisor**
- II. **My Financial Goals**

# First meeting with Financial Advisor

Meeting Date/Time: \_\_\_\_\_

Financial Advisor name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone Number: \_\_\_\_\_  
Email address: \_\_\_\_\_  
company website: \_\_\_\_\_

## Meeting Prep Your Financial GOALS

What are your Financial Goals?  
\_\_\_\_\_  
\_\_\_\_\_

What are your Financial Objectives?  
\_\_\_\_\_  
\_\_\_\_\_

What are your Financial Concerns?  
\_\_\_\_\_  
\_\_\_\_\_

What are your current investments?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are you planning for Retirement?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are you looking for information related to an RDSP, RESP, or RRSP?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Other Questions:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# My Financial Goals

Financial Planner Name: \_\_\_\_\_

Date of meeting: \_\_\_\_\_

Contact info: \_\_\_\_\_

**What are my Financial Concerns/Are there any barriers to achieving my goals:**

**My Understanding of Investments/Areas to increase understanding:**

**Financial Goals:**

- Learning to Invest  
\_\_\_\_\_
- Developing a Savings plan  
\_\_\_\_\_
- Income protection  
\_\_\_\_\_
- Plan for Retirement  
\_\_\_\_\_
- RDSP  
\_\_\_\_\_
- Paying off Debts  
\_\_\_\_\_

**Who are the people that support me with Financial Decisions?**

# My Financial Goals

Financial Planner Name:

Date of meeting:

Contact info:

## Meeting Notes:

## My Questions and Answers:

### Financial Goals:

- Learning to Invest

---

- Developing a Savings plan

---

- Income protection

---

- Plan for Retirement

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- RDSP

---

- Paying off Debts

---

### TO-DO:



# AWARE

## STOP DOOR TO DOOR SALES



- **DO NOT LET UNKNOWN PEOPLE** into your home
- **DO NOT** answer the door
- **DO NOT** give personal information
- If you answer the door, **TALK THROUGH THE DOOR** and tell them you are **NOT INTERESTED!**
- If you didn't ask for it, you **DON'T WANT IT**

Report to **Canadian Antifraud Centre**  
at Toll free: 1-888-495-8501

Call your local Police Department to **Report Fraud**

---



# AWARE

## STOP THE PHONE SCAM



- DO NOT ANSWER** unknown caller
- DO NOT GIVE** personal information
- HANG UP** its ok, you are not being rude
- DO NOT** answer yes
- Instead Ask: **WHO is CALLING?** and tell them you will call back. **HANG UP**
- Look for the number **YOURSELF** to call back the **REAL** company to verify

Report to **Canadian Antifraud Centre**  
at Toll free: 1-888-495-8501

Call your local Police Department to **Report Fraud**

---



# CONSUMER BEWARE LIST

Did you know that **Consumer Protection Ontario** has a searchable Consumer Beware List?

Check the track record of a company on the **Consumer Beware List** before you consider doing business with it.

<https://www.consumerbewarelist.mgs.gov.on.ca/en/cbl/search>



# PREVENTION OF



**Romance Scammers are sophisticated and experienced. They know what works!!**

## **How does a Romance Scam unfold?**

- **Meet online dating site/receive email**
- **Start intense communication, texting/email**
- **Develop emotional committment**
- **Victim and Suspect never meet in person/video**
- **Suspect asks for money, claims they need HELP**

**Victim Sends money, multiple times**

**STOP THE SCAM, REPORT  
TO POLICE, AND GET  
HELP!**

# Apartment Rental tips



## Things to watch out for:

- Want you to move in without seeing the property
- Don't want to meet you in person
- Ask for rent or security deposit before signing the lease
- The price is "too Good" or not in line with market value
- The listing has typos, poor grammar, or excessive punctuation.
- There is no screener process, or they want you to sign an incomplete lease

## Questions to ask a potential landlord:

Which utilities are included in the lease?

What costs are required before I move in? First and last month rent? Security deposit?

What are my options for paying rent? Online payment or cheques?

How do you handle emergency repair or maintenance requests?

What are my options for parking?

If it is a shared accommodation/room what are the common area rules? How many roommates will there be?

---



# Safe Online Holiday Shopping Tips

**AVOID** clicking on links found in pop-up boxes or suspicious emails

**CHECK** website Trust Seal to display verified information about the business.



**INSTALL** and update anti virus software for all devices

**LOOK** at the **URL** of the website to see if it starts with "https" to ensure it is secure

Only provide credit card information to **TRUSTED** website sources

**DON'T** open emails from unknown senders, lottery, or contests

**DON'T** open emails from stores requesting to verify your personal information

If you are the victim of an online scam, **stay calm** and **notify police**

---



## Avoiding Gift Card SCAMS

- ✓ Buy gift cards **behind** the cashier counter
- ✓ Purchase gift cards that have a **protective backing** or **scratch off pin number**
- ✓ Check the packaging or back of card to ensure it has not been **scratched off** or **tampered** before purchase
- ✓ Keep **all** receipts
- ✓ If checking a balance online, **avoid** clicking on links in **popup boxes**
- ✓ If you receive an electronic gift card via email, **confirm with sender** before opening

**Legitimate businesses and government agencies will NEVER request payment via GIFT CARDS**

If you are the victim of a GIFT CARD scam, **stay calm** and **notify police**

---



# Questions to Ask yourself while shopping

- Can I walk away when a purchase does not feel right?
- How does this compare to what I already own?
- Would I spend the same amount in cash, in person?
- Is there a location where I can get this same item for less?
- Do I need this item?
- Have I budgeted for this item?
- Will this improve my life enough to be worth the cost?
- Why do I want this item at all?
- What else could I do with this money?
- 
- 
- 
-



# with Social Media Sales

- Meet in a **PUBLIC PLACE**
- Bring a **TRUSTED** Friend or family member when buying/selling item
- Pay with **CASH**
- Meet during **DAYLIGHT** hours
- KEEP** emails, text messages of transaction
- DON'T SHARE** personal information
- Don't have **UNKOWN** people in your home
- Find out if your local police department has a **SAFE EXCHANGE ZONE**



Facebook Marketplace

kijiji

---



**AWARE**

**What to do**

if you are a **VICTIM** of an  
online shopping **SCAM**



- **STAY CALM** and gather emails, documents, and text messages
- **CONTACT** financial institutions to Report the Incident
- **CALL POLICE** to report the incident
- **CALL TRUSTED** support person for help

**Contact the Canadian Anti-Fraud Centre  
toll free at 1-888-495-8501**

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## APPENDIX C

### Glossary of Terms

**Social Engineering:** Social engineering is the act of tricking someone into divulging information or acting, usually through technology. The idea behind social engineering is to take advantage of a potential victim's natural tendencies and emotional reactions.

**Twishing:** is the act of sending a message to a Twitter user to obtain his or her name and password. The message may instruct the recipient to visit a Web site where he or she is asked to log in. The Web site, however, is bogus and set up only to steal the user's information. **Twishing** is Like Phishing.

**Scam:** a deceptive act, dishonest scheme

**Motivational Interviewing-** Motivational interviewing is a counseling approach developed in part by clinical psychologists William R. Miller and Stephen Rollnick. It is a directive, client-centered counseling style for eliciting behavior change by helping clients to explore and resolve ambivalence.

**Triggers-** In mental health terms, a trigger refers to **something that affects your emotional state**, often significantly, by causing extreme overwhelm or distress. A trigger affects your ability to remain present in the moment. It may bring up specific thought patterns or influence your behavior.

**Person-centered-** A person-centred approach is **where the person is placed at the centre of the service and treated as a person first**. The focus is on the person and what they can do, not their condition or disability. Support should focus on achieving the person's aspirations and be tailored to their needs and unique circumstances.

**Strengths-based-** Strength-based practice is a social work practice theory that emphasizes people's self-determination and strengths. It is a philosophy and a way of viewing clients as resourceful and resilient in the face of adversity.

**Capacity building-** Capacity building is the improvement in an individual or organization's facility "to produce, perform or deploy".

**SMART GOALS-** A **SMART** goal is used to help guide goal setting. **SMART** is an acronym that stands for Specific, Measurable, Achievable, Realistic, and Timely.

**Phishing:** a scam by which an individual is duped (as by a deceptive email message) into revealing personal or confidential information which the scammer can use illicitly.

**Romance scam:** A romance scam is a confidence trick involving feigning romantic intentions towards a victim, gaining their affection, and then using that goodwill to get the victim to send money to the scammer under false pretenses or to commit Fraud against the victim.

**Mass marketing Fraud:** Mass-marketing Fraud is a scheme that uses mass-communication media – including telephones, the Internet, mass mailings, television, radio, and personal contact – to contact, solicit, and obtain money, funds, or other items of value from multiple victims in one or more jurisdictions.

**Trauma:** Trauma is the lasting emotional response that often results from living through a distressing event. Experiencing a traumatic event can harm a person's sense of safety, sense of self, and ability to regulate emotions and navigate relationships. Long after the traumatic event occurs, people with trauma can often feel shame, helplessness, powerlessness, and intense fear.

**Fraud:** Wrongful or criminal deception intended to result in financial or personal gain.

**Trust:** reliance on the integrity, strength, ability, surety, etc., of a person or thing; confidence. Confident expectation of something; hope.

**Deception:** is an act or statement which misleads, hides the truth, or promotes a belief, concept, or idea that is not true. It is often done for personal gain or advantage.

**Skepticism:** doubt as to the truth of something.

**Financial Independence-** having access to enough income to enjoy life without having to work if you do not wish to do so. You are not reliant on others for the money you need to live on.

**Compound Interest-** when savings earn interest, and the interest is added to the savings, this enables the savings to grow and earn more interest. Over the years more and more interest gains are added, and this helps build up the value of savings.

**Wage:** Hourly rate paid to a worker.

**Salary:** the annual amount paid to a worker.

**Stocks or Shares:** represent part ownership in a company. "Shareholders" will receive a share of company profits based on the number of shares they own- if the company makes a profit and profits are distributed.

**Bond:** a way in which governments and companies can borrow money. A bond can be sold for a period and bondholders will be paid a set amount of interest. On the maturity date, the money will be repaid to the bond holder.

**Minimum wage:** the lowest wage that an employer can legally pay an employee.

**Living Wage:** a wage that is high enough to maintain a normal standard of living.

**Disability Insurance:** protection you can buy to provide an income in the event of a long-term illness or disability.

**Registered Retirement Savings Plan (RRSP):** a means of saving for retirement. Money deposited each year is tax deductible up to a certain maximum. Money is taxed when it is taken out of RRSP.

**Registered Education Savings Plan (RESP):** a means to save for children's education. Money deposited into the plan is not tax-deductible.

**RDSP: A Registered Disability Savings Plan** is a Government of Canada program designed to enable individuals with disabilities, with assistance from family and friends to save for their future financial security.

**Capital Gain:** is earned when an asset is bought at one price and sold at a higher price.

**Dividends:** the shares of a company's profits that are given to shareholders.

**Stock exchange:** where buyers and sellers come together (not physically) to buy and sell stocks with the help of stockbrokers.

**Broker:** a person trained and licensed to buy stocks.

**Estate:** the money and assets left by a person upon death.

**Benefactor:** a person who receives money or assets, as indicated by a will, from someone who has died.

**Executor:** the person or persons responsible for seeing that an estate is settled according to a will.

**Employment Insurance:** a program which governments use to help provide funds to people who become unemployed- if the person qualifies for the benefit.

**Exchange Rate:** the value of one country's currency terms of the currency of another country.

**Inflation:** a rise in the average price level of goods and services in the economy.

**Economy:** An economy is **the large set of inter-related production and consumption activities that aid in determining how scarce resources are allocated**. In an economy, the production and consumption of goods and services are used to fulfill the needs of those living and operating within it.

**Budgeting:** listing monthly income and expenses to keep track of where your money is going and to make sure your money is being used wisely.

**Co-Signer:** a person who signs a loan agreement who is willing to pay back the loan, or what is owing on a loan, if the borrower can't repay.

**Collateral:** something of value that you put up in support of a loan and that could be sold, cashed in, or given to the lender if a loan can't be repaid.

**Consolidation loan-** one loan taken out to pay off several debts to make one payment monthly rather than several payments to hopefully reduce the monthly cost.

**Consumer Rights:** these are what a consumer should reasonably expect during fair dealings and expectations with a producer or retailer.

**Credit rating:** a score that indicates your history of managing and paying your bills and debts.

**Creditor:** is someone who lends money to others.

**Debtor:** is someone who borrows money from others.

**Depreciation:** the gradual decline in the value of an asset from when it is new (full value) to when it has no value.

**Distribution of Income:** the portion of total income produced in an economy received by the various members of the population- or groupings of the population.

**Envy:** the desire to have what others have, look like others look, live like others etc. This is a pressure you put on yourself.

**Financial planning:** setting goals for things you hope to achieve and acquire over time and planning for how to achieve these goals.

**Liability:** Something that you owe.

**Net Worth:** your assets (what you own) minus your liabilities (what you owe).

**Old Age Security (OAS):** a government benefit provided to seniors.

**Ontario Disability Income Support:** The **Ontario Disability Support Program** is a means-tested government-funded last resort income support paid for qualifying residents in the province of Ontario, Canada, who are above the age of 18 and have a disability. ODSP and Ontario Works are the two main components of Ontario's social assistance system.

**Ontario Works:** Ontario Works (OW) benefits are for people who need money because they cannot find work or temporarily cannot work. OW has 2 main parts: **Financial assistance. Employment assistance.**

**High Pressure Sales Tactics:** An unethical and unsophisticated selling technique (also known as 'hard selling') in which the salesperson exerts relentless and persistent pressure upon the customer, using inducements and psychological pressure to gain a fast sale.

**Values:** the beliefs, morals, attitudes, and decisions that make up your character, affect what you do in life, how you handle situations, and your goals.

**Tastes and preferences:** our own individual likes and dislikes that can affect what we buy, what we do, what we eat, where we shop, what we wear etc.

**Pay Cheque Deductions** In any payroll, there is always a certain portion paid out toward an employee's income e.g., Regular Wages, and a certain portion that is deducted from an employee's income. Deductions on your paycheck is a **fancy way of describing the amount that an employee pays to cover employment expenses — mandatory and otherwise.**

**Income Tax:** Your employer will be obligated to withhold, and submit to the government, the amount of federal and provincial income tax that you are likely to owe at the end of the year.

**CPP or Canada Pension plan:** if you work and contribute over the course of your working life to the Canada Pension Plan, you will be able to draw an annual pension from the government when you retire. You can start to collect the CPP Pension when you are age 60 at the earliest or defer taking the pension until you are 70 at the latest. The amount of your CPP retirement pension you will receive will depend on how much and how long you contributed to the plan over the years.

**EI or Employment Insurance:** This is an amount deducted from a paycheque that is available to provide support for Canadian's who become unemployed through no fault of their own.



## Appendix D

### References:

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