



ESTATE PLANNING. GUIDED BY LOVE. GOVERNED BY LAW.

Power of Attorney vs. Guardianship Rights and Responsibilities

AARP

AARP's BankSafe Initiative. The BankSafe Initiative focuses on four key areas to work with the financial industry to better meet consumers' needs and protect their assets by preventing financial exploitation; helping those with dementia; making banking tools and environments easier to access, and empowering family caregivers.

www.aarp.org/banksafe

Adult Protective Services in Utah (APS)

Investigates abuse, neglect and exploitation of seniors and vulnerable adults. 1-800-377-7897

To report abuse online 24/7:

<https://utahaps.com/Intake/NewPublicIntakeReport.aspx>

Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau is a U.S. government agency that makes sure banks, lenders, and other financial companies treat consumers fairly. 1-855-411-2372

The BCFP offers several excellent educational resources including: *Money Smart for Older Adults Resource Guide*.

www.consumerfinance.gov/older-americans

They handle consumer complaints.

Complaints can be submitted online at <https://www.consumerfinance.gov/complaint/> by calling 1-855-411-2372.

Federal Trade Commission (FTC)

The Federal Trade Commission FTC website offers practical information on a variety of consumer topics. 1-877-FTC-HELP (382-4357)

The Identifytheft.gov website offers information on what to do if you are the victim of identity theft.

www.ftc.gov/idtheft

"Pass It On" is aimed at active older adults, ages 65 and provides articles, activities and videos to start a conversation about scams and pass on what they know. 1-877-IDTHEFT (438-4338)

www.ftc.gov/passiton

Senior Medicare Patrol (SMP)

Helps Medicare and Medicaid beneficiaries avoid, prevent, and detect health care fraud. Senior Medicare Patrol gives recipients a way to report suspected Medicare fraud. 1-877-808-2468

<https://daas.utah.gov/seniors/#shiip>