

# Elder Fraud Prevention and Response Networks



# Agenda

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- Foundations for Elder Financial Prevention and Response Networks (EFPRNs)
- Launching and Enhancing EFPRNs: Strategies and Resources
- Convening communities to build elder fraud prevention and response networks
- Maintaining momentum after your convening
- Resources

# Disclaimer

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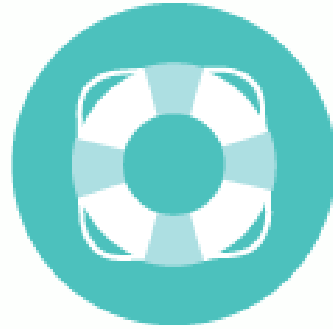
# Foundations for Elder Financial Prevention and Response Networks (EFPRNs)

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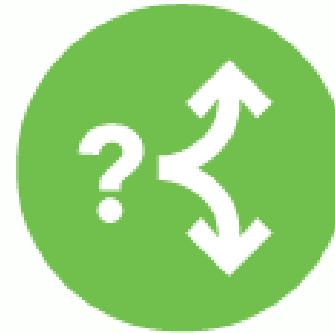
# Office for Older Americans

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We develop initiatives and resources to:



Help protect older consumers  
from financial harm



Help older consumers make  
sound decisions at key moments  
in their financial lives

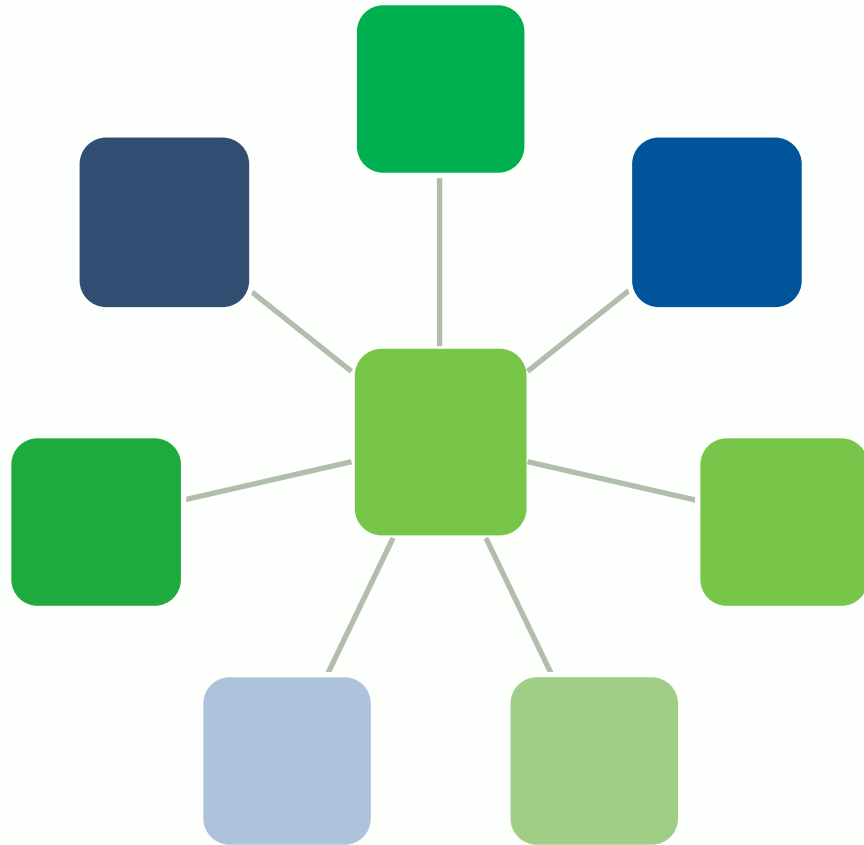
Learn more about us at: [consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)



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# What is a Network?

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A sustained, and largely voluntary, collaborative effort or partnership that works to prevent, detect, and/or respond to elder financial exploitation.

# CFPB's Elder Fraud Prevention & Response Network program

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- Pre-CFPB beginnings.
- In 2016, the CFPB studied the benefits of community networks nationwide that bring together key partners like law enforcement, financial institutions, and adult protective services to protect seniors from financial exploitation.
- The CFPB released a report based on this study, [Fighting Elder Financial Exploitation through Community Networks](#).
- Following the report, the CFPB embarked on a network development initiative.
- The CFPB developed a turn-key planning model for the convening of stakeholders to develop new and enhance existing networks.

# Key Research Findings

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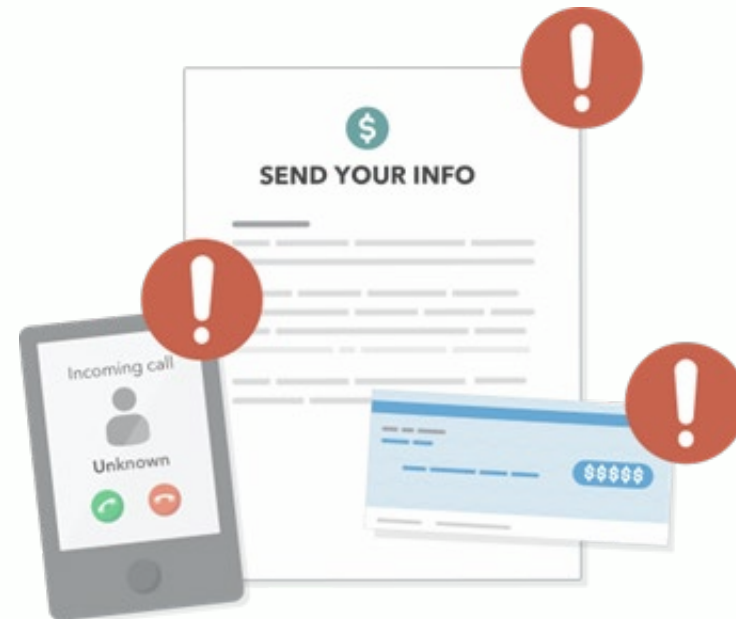
- The most common ways networks fight financial exploitation are through:
  - (1) community education
  - (2) professional training
  - (3) case review
- Networks share some common features and needs, including a resourceful coordinator, start-up funding, technical assistance support, and long-term funding and staffing.
- Existing networks and convenings are often the catalyst for new networks; offering opportunities for replication and encouraging statewide coverage.



# Benefits of Networks

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- Increase reporting and interagency referral of cases
- Improve response to cases of financial exploitation
- Enhance members' skills and capacity to address financial exploitation
- Improve coordination, including the use of agency and community resources
- Increase collaboration on investigations



# Convening Goal

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The goal of a network development event is to convene stakeholders to explore how they can build collaboration to prevent and resolve cases of elder financial exploitation.



# Developing, Enhancing, and Replicating Networks

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We convene stakeholders to form new networks and help existing networks to increase capacity, enhance their impact, and replicate.



- ✓ Florida
- ✓ Hawaii x2 (*Both were virtual*)
- ✓ Maryland (*virtual*)
- ✓ Michigan
- ✓ Missouri (1<sup>st</sup> virtual)
- ✓ Montana
- ✓ Nationwide LGBTQ+ network (*virtual*)
- ✓ New Hampshire
- ✓ Oklahoma
- ✓ Oregon
- ✓ South Carolina (*virtual*)
- ✓ Tennessee
- ✓ Texas (*virtual*)
- ✓ Vermont
- ✓ Wisconsin
- ✓ Western Pennsylvania (1<sup>st</sup> in-person after COVID)

# Launching and Enhancing EFPRNs: Strategies and Resources

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# EFPRN Network Development Guide

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- As part of this effort, the Office for Older Americans developed a free online [Network Development Guide](#) to help local leaders create new networks and expand the capacity of existing ones
- The Guide contains downloadable resources including templates, fillable worksheets, checklists, discussion guides, tips for networks, and much more



**Find it at:**

[consumerfinance.gov/eldernetworks](https://consumerfinance.gov/eldernetworks)

# What's Inside the EFPRN Network Development Guide

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Plan a convening



Host a convening



Reconvene and establish your network



Expand network capabilities



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# Plan a Convening

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- Stakeholder planning guide
- Convening planning timelines for in-person and virtual events
- Meeting agenda templates
- How to facilitate effective meetings (in Convening Facilitator Guide)
- Email templates (Save the date, invitation, reminder)
- Cross-training topics



# New: Virtual Convening Timelines



## Plan your virtual network-building retreat

1. Identify a date for your virtual network-building retreat.
2. Use the checklist to review the tasks that need to be done week by week. Fill in target dates by counting back from your potential retreat date. Write any notes or questions for follow-up

Date of virtual network-building retreat: \_\_\_\_\_

DATE	TIMING	TASK	NOTES
_____	12 weeks prior	Identify steering committee members Identify potential stakeholders to invite Start regular planning meetings with steering committee, including other stakeholders, as needed	
_____	8 weeks prior	Draft event brief/agenda Brainstorm technology needs Confirm date(s) Brainstorm potential speakers and how to contact them	
_____	6 weeks prior	Confirm invitation list Send "Save the Date" email Begin brainstorming interactive session activities	
_____	5 weeks prior	Finalize agenda/speakers Develop presentation materials in concert with presenters	
_____	4 weeks prior	Set up webinar platform Circulate invitation (with agenda, if possible)	
_____	2 weeks prior	Host technology test session(s) to ensure speakers and presenters are familiar with the webinar functions and event plans	

Virtual Retreat Dynamic Timeline			Retreat Date: Monday, September 30, 2030
Step 1: Type the date of your retreat in the shaded cell at the top of the sheet. Step 2: As needed, adjust the "Days Before Event" column to change completion dates for activities before or after the event. The columns for "Weeks Before Event" and "Completion Date" are auto-calculated.			
Activity	Days Until Event	Weeks Until Event	Completion Date
Identify steering committee members	84	12	Monday, July 8, 2030
Identify potential stakeholders to invite	84	12	Monday, July 8, 2030
Start regular planning meetings with steering committee, including other stakeholders, as needed	84	12	Monday, July 8, 2030
Draft event brief/agenda	56	8	Monday, August 5, 2030
Brainstorm technology needs	56	8	Monday, August 5, 2030
Confirm date(s)	56	8	Monday, August 5, 2030
Brainstorm potential speakers and how to contact them	56	8	Monday, August 5, 2030
Confirm invitation list	42	6	Monday, August 19, 2030
Send "Save the Date" email	42	6	Monday, August 19, 2030
Begin brainstorming interactive session activities	42	6	Monday, August 19, 2030
Finalize agenda/speakers	42	6	Monday, August 19, 2030
Develop presentation materials in concert with presenters	35	5	Monday, August 26, 2030
Set up webinar platform	28	4	Monday, September 2, 2030
Circulate invitation (with agenda, if possible)	28	4	Monday, September 2, 2030
Host technology test session(s) to ensure speakers and presenters are familiar with the webinar functions and event plans	14	2	Monday, September 16, 2030
Send one-week reminder email	7	1	Monday, September 23, 2030
Confirm date & time with speakers	7	1	Monday, September 23, 2030
Finalize presentation materials with speakers (PowerPoint, etc.)	7	1	Monday, September 23, 2030
Exchange mobile numbers among steering committee	7	1	Monday, September 23, 2030
Send final reminder email	2	<1	Saturday, September 28, 2030
Host final walk-through meeting to review all event details with steering committee	2	<1	Saturday, September 28, 2030
Activity	Day of Event	Completion Date	
Retreat		Monday, September 30, 2030	
Collect feedback via participant survey		Monday, September 30, 2030	
Activity	Days After Event	Weeks After Event	Completion Date
Send thank you email to attendees	2	<1	Wednesday, October 2, 2030



# New: In-person Convening Timelines



## Plan your in-person network-building retreat

1. Identify a date for your network-building retreat.
2. Use the checklist to review the tasks that need to be done week by week. Fill in target dates by counting back from your potential retreat date. Write any notes or questions for follow-up.

Retreat Date of in-person network-building retreat: \_\_\_\_\_

DATE	TIMING	TASK	NOTES
_____	12 weeks prior	Identify steering committee members Identify potential stakeholders to invite Start regular planning meetings with steering committee, including other stakeholders as needed	
_____	8 weeks prior	Draft event brief/agenda Confirm venue Confirm date(s) Brainstorm potential speakers and how to contact them	
_____	6 weeks prior	Confirm invitation list Consider refreshments Send "Save the Date" email Begin brainstorming interactive session exercises	
_____	4-6 weeks prior	Finalize agenda/speakers Develop presentation materials in concert with presenters	
_____	4 weeks prior	Set up webinar platform if needed Circulate invitation (with agenda if able) Review session details and plan room set-up	
_____	3 weeks prior	Gather needed on-site materials	

In-Person Retreat Dynamic Timeline			Retreat Date: Monday, September 30, 2030
Step 1: Type the date of your retreat in the shaded cell at the top of the sheet. Step 2: As needed, adjust the "Days Before Event" column to change completion dates for activities before or after the event. The columns for "Weeks Before Event" and "Completion Date" are auto-calculated.			
Activity	Days Before Event	Weeks Before Event	Completion Date
Identify steering committee members	84	12	Monday, July 8, 2030
Identify potential stakeholders to invite	84	12	Monday, July 8, 2030
Start regular planning meetings with steering committee, including other stakeholders as needed	84	12	Monday, July 8, 2030
Draft event brief/agenda	56	8	Monday, August 5, 2030
Confirm venue	56	8	Monday, August 5, 2030
Confirm date(s)	56	8	Monday, August 5, 2030
Brainstorm potential speakers and how to contact them	56	8	Monday, August 5, 2030
Confirm invitation list	42	6	Monday, August 19, 2030
Consider refreshments	42	6	Monday, August 19, 2030
Send "Save the Date" email	42	6	Monday, August 19, 2030
Begin brainstorming interactive session exercises	42	6	Monday, August 19, 2030
Finalize agenda/speakers	42	6	Monday, August 19, 2030
Develop presentation materials	42	6	Monday, August 19, 2030
Set up webinar platform if needed	28	4	Monday, September 2, 2030
Review session details and plan room set-up	28	4	Monday, September 2, 2030
Circulate invitation (with agenda if able)	28	4	Monday, September 2, 2030
Gather needed on-site materials	21	3	Monday, September 9, 2030
Host pre-retreat meeting(s) to ensure speakers, presenters, and planners are familiar with all meeting details and plans	14	2	Monday, September 16, 2030
Send one-week reminder email	7	1	Monday, September 23, 2030
Review RSVPs and consider seating	7	1	Monday, September 23, 2030
Gather refreshments/supplies	7	1	Monday, September 23, 2030
Confirm date & time with speakers	7	1	Monday, September 23, 2030
Request presentation materials from speakers (PowerPoint, etc.)	7	1	Monday, September 23, 2030
Print agendas and handouts	7	1	Monday, September 23, 2030
Ship materials as needed	7	1	Monday, September 23, 2030
Exchange mobile numbers among steering committee	7	1	Monday, September 23, 2030
Send final reminder email	2	<1	Saturday, September 28, 2030

# Host a Convening

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- Supply list (in Convening Facilitator Guide)
- Opening remarks talking points
- Group activity: Explore network goals and opportunities
- Group activity: Identify network priorities and discuss next steps
- Sample thank you email



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# Reconvene and Establish Your Network

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- Follow-up meeting plan
- Group activity: Network naming
- Working group types
  - Examples: • Case review and resolution • Community outreach and education • Local or regional protocols and response
  - Policy development • Cross-training by discipline
- Group activity: Establishing working groups
- Referral guide template

# Expand Network Capabilities

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- Educational outreach materials
- Case review materials (referral guide and information from DOJ)
- Ways to measure and evaluate network success
- Funding sources list
- Suggested cross-training topics
- Relevant observances and key dates



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# Learnings from Convening Communities to Build Networks

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# LGBTQ+ EFPRN Summit

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Co-hosted with:

**sage** | Advocacy & Services for LGBTQ+ Elders  
**National Resource Center on LGBTQ+ Aging**



FEDERAL TRADE COMMISSION  
[ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)

**NCEA**  
National Center on Elder Abuse

Keck School of  
Medicine of USC

**cfpb** Consumer Financial Protection Bureau

# LGBTQ+ EFPRN Summit, continued

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- Two-day virtual event focused on preventing and addressing financial exploitation and fraud of LGBTQ+ older adults
- LGBTQ+ older adults often at higher risk of financial abuse and exploitation
- Participants discussed potential solutions, such as:
  - Targeted outreach to segments of the community of LGBTQ+ older Americans to heighten awareness of and resistance to fraud and scams
  - More information about and training on elder fraud against LGBTQ+ older Americans for agencies and organizations that can prevent and respond to it
  - Enhanced tracking of scams targeting LGBTQ+ older Americans
  - Ways to build and sustain collaboration among various partners

# Sample Recommendations from Recent Convenings

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## **Hawaii**

(Virtual - May 2022)

- Establish state-wide network that oversees Island-specific networks
- Establish Island-specific networks that share information, accomplishments/wins, promising/best practices, ideas, and questions and resources and engage in group problem-solving.

## **Maryland**

(Virtual - May 2022)

- Create professional cross-training sessions that build on the momentum of the recently passed Senate Bill 175.
  - Topics cover Adult Protective Services, legal services providers, applicable state laws, financial institution regulatory topics e.g., Reg. E and Bank Secrecy Act (BSA) compliance and filings

## **Western Pennsylvania**

(In-Person - October 2022)

- Start / re-energize county-specific networks
- Forge new connections among financial institutions, area agencies on aging, law enforcement, and others
- Replicate the convening in other parts of the state



# Maintaining Momentum After Your Convening

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# Connecting with Participants

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- Send thank you emails to participants, speakers, and other partners
- Share presentation slides, handouts, and other resources (with approval)
- Build excitement for next event



**< 1 week after  
convening**

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# Develop a Convening Readout

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- Summarize network priorities, outcomes, and next steps
- Send to convening attendees and other non-attendee stakeholders



**2 weeks after  
convening**

## **Example: Maryland**

(Virtual – May 2022)

**Highlight:** 2022 Maryland convening earned on official proclamation from the Governor recognizing efforts of participants to combat elder fraud

**Next step:** Professional cross-training sessions to cover adult protective services, legal services , applicable state laws, financial institution regulatory topics e.g., Reg. E and Bank Secrecy Act (BSA) compliance and filings<sup>27</sup>

# Core Team Follow Up Activities

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## Meet with your core team

- Review the readout
- Select network coordinator(s)
- Name your network



**4-6 weeks after  
convening**

## Plan your next convening

- Document processes and tips from prior convening
- Form working groups
- Identify training and education



**6-12 months after  
convening**

# Common Post-Convening Steps Toward Growth

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- Establishing working relationships with new partners
- Identifying and addressing new priorities
  - Racial, cultural, economic, and geographic differences
  - Public education and outreach
- Reviving networks
- Identifying gaps and challenges limiting multi-disciplinary teams
- Pursue funding to support network staff, create awareness<sup>29</sup>, and promote educational programs

# Common Post-Convening Steps Toward Sustainability

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- Setting up recurring meetings
- Identifying and engaging missing partners
- Evaluate community impact against goals and priorities
- Creating an information sharing platform
- Regularly evaluating the network's impact and goals

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# Maintaining Momentum: Tips & Tools

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## Tools

- [Readout template](#)
- [Follow-up meeting materials](#)
- [Naming the network activity](#)

## Tips

- [Determine goals](#) for your network and [measure](#) your progress towards the goals
- Create a [referral guide](#) to connect members with individuals or organizations outside of their expertise that can help them address elder abuse issues



# Resources for Networks

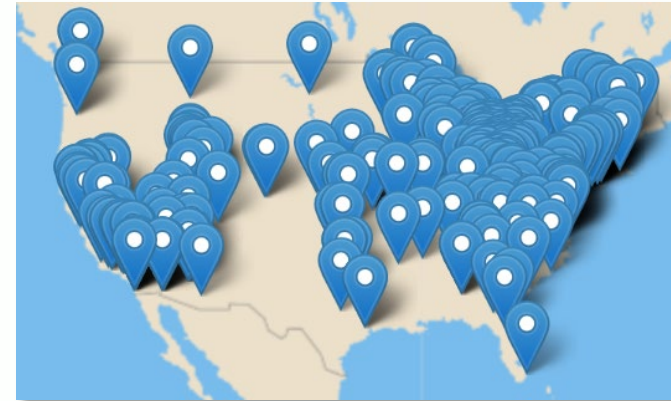
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# Find a Network or Start Your Own

- Find a network with the DOJ Elder Justice Network Locator:  
<https://www.justice.gov/elderjustice/elder-justice-network-locator-map>
- Contact your local Area Agency on Aging or Adult Protective Services or Legal Aid organization
- Check out: [eldercare.acl.gov](http://eldercare.acl.gov)
- Start or enhance a network with the CFPB's online Network Development Guide:

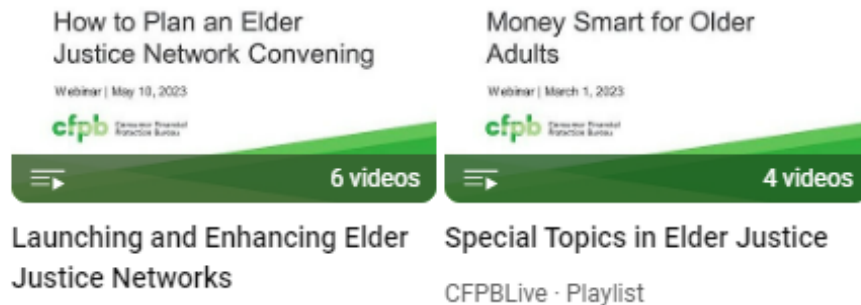
<https://consumerfinance.gov/eldernetworks>



# YouTube resources: CFPB Live

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## Elder Justice Networks



## [Launching and Enhancing Elder Justice Networks](#)

- How to plan an elder justice network convening
- New resources for elder fraud prevention and response networks
- Promising practices for elder fraud prevention and response networks - Parts 1 and 2
- Who's who in elder justice networks

## [Special Topics in Elder Justice](#)

- Money Smart for Older Adults
- Recovering from elder financial exploitation
- Age-friendly banking and opportunities for collaboration
- Financial caregiving

# Resources for protecting older adults from financial exploitation



- Guides for consumers, caregivers and professionals
- Toolkits
- Placemats
- Handouts

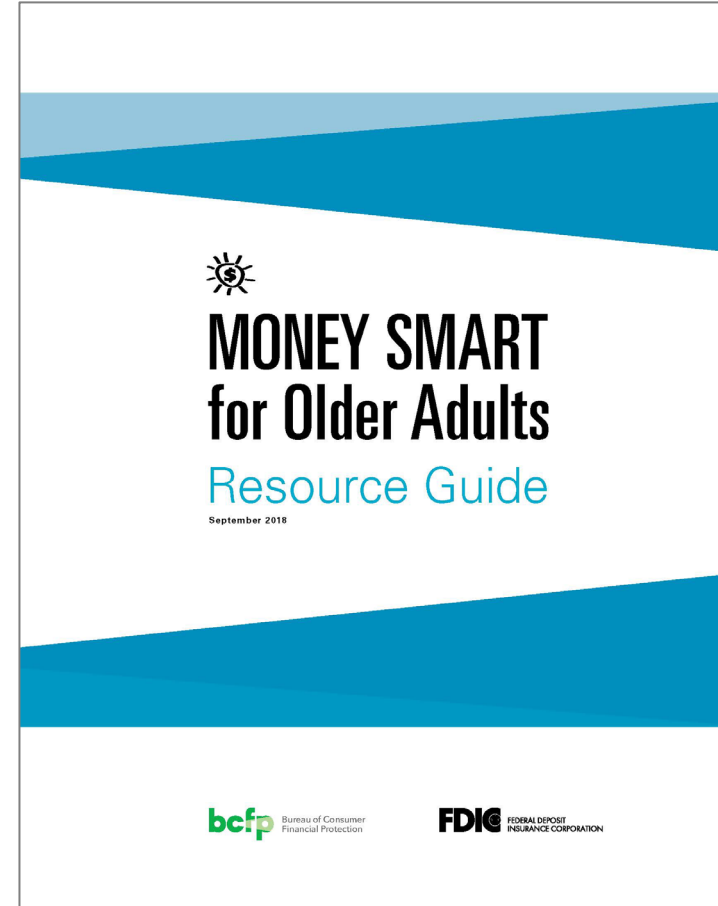
[consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)



# Money Smart for Older Adults

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- An awareness program developed in collaboration with the FDIC
- Identify scams, fraud & exploitation
- Instructor guides available for download
- Resource guide available in bulk at no charge
- Available in English and Spanish



# Managing Someone Else's Money guides

MANAGING SOMEONE ELSE'S MONEY

Help for court-appointed guardians of property and conservators

MANAGING SOMEONE ELSE'S MONEY

Help for representative payees and VA fiduciaries

MANAGING SOMEONE ELSE'S MONEY

Help for trustees under a revocable living trust

MANAGING SOMEONE ELSE'S MONEY

Help for agents under a power of attorney

- Help for financial caregivers handling the finances for a family member or another who is unable to do so
- Guides for four common types of financial caregivers:
  - Agents under a Power of Attorney
  - Guardians and conservators
  - Trustees
  - Social Security and Department of Veterans Affairs (VA) representatives

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# CFPB Resources and Contacts

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Office for Older Americans:

[consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)

Email us: [ElderNetworks@cfpb.gov](mailto:ElderNetworks@cfpb.gov)

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# Questions and Answers

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