

MANAGING SOMEONE ELSE'S MONEY

---

# Help for agents under a power of attorney in Virginia



# About the Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau, or the CFPB, is focused on making markets for consumer financial products and services work for families – whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products. We empower consumers to take more control over their financial lives.

The CFPB Office for Older Americans is the only federal office dedicated to the financial health of Americans age 62 and over. Along with other agencies, the Office works to support sound financial decision-making and to prevent financial exploitation of older adults. To help people (including family members) with legal authority to handle an older person’s money, the Office contracted and worked closely with the American Bar Association Commission on Law and Aging to prepare this guide.

Though the guide was developed by the ABA Commission, it is not intended to provide legal advice or serve as a substitute for your own legal counsel. If you have questions or concerns, we recommend that you seek the guidance of the appropriate legal professional.

Virginia professionals who worked on this guide are Elizabeth Bircher, Ross C. Hart, David Hominik, Rhona Levine, Margaret O’Reilly, and Kathy Pryor.



# What's inside

<b>About the Consumer Financial Protection Bureau</b> .....	<b>1</b>
<b>Why read this guide?</b> .....	<b>5</b>
What is a fiduciary? .....	6
Power of attorney questions and answers .....	6
<b>Four basic duties of a fiduciary</b> .....	<b>8</b>
<b>Duty 1</b>   Act only in Martina's best interest.....	8
<b>Duty 2</b>   Manage Martina's money and property carefully .....	10
<b>Duty 3</b>   Keep Martina's money and property separate .....	12
<b>Duty 4</b>   Keep good records.....	13
<b>More things you should know</b> .....	<b>14</b>
What if there are other fiduciaries?.....	14
Government benefits require special fiduciaries.....	14
How can you avoid problems with family or friends?.....	15
What should you know about working with professionals? .....	15
<b>Watch out for financial exploitation</b> .....	<b>16</b>
Look for these common signs of financial exploitation .....	16
What can you do if Martina has been exploited? ..	17
<b>Be on guard for consumer scams</b> .....	<b>18</b>
How can you protect Martina from scams? .....	18
What can you do if Martina has been scammed?19	
<b>Where to go for help</b> .....	<b>21</b>
Local and state agencies .....	21
Federal agencies.....	22
For legal help.....	23
For accounting help.....	23
<b>Notes</b> .....	<b>24</b>



# Why read this guide?

Like many people, you may never have been an agent under a power of attorney before. That's why we created *Managing someone else's money: Help for agents under a power of attorney in Virginia*. This guide will help you understand what you can and cannot do in your role as an **agent**. In that role, you are a **fiduciary**. For this guide, a fiduciary is anyone named to manage money or property for someone else. You'll find brief tips to help you avoid problems and resources for finding more information.

This guide is for family and friends serving as an agent, not for professionals or organizations. The guide does not give you legal advice. Talk to a lawyer if you have questions about your duties.

If you want to learn about making a power of attorney, this guide is not designed for you. Talk to a lawyer or go to the webpage of the Virginia State Bar, [vsb.org](http://vsb.org), to find its Senior Citizens Handbook.

## Let's start with a scenario about how you might have become an agent under power of attorney

Your family member or friend is worried that she will get sick and will not be able to pay her bills or make other decisions about her savings and her house. For this guide, let's call her Martina. Martina has signed a legal document called a **power of attorney**. In it, she names you as her agent and gives you the power to make decisions about money and property for her.

The law gives you a lot of responsibility as Martina's agent under a power of attorney.

You are now a **fiduciary** with **fiduciary duties**.

## What is a fiduciary?

Since you have been named to manage money or property for someone else, you are a **fiduciary**. The law requires you to manage Martina's money and property for her benefit, not yours. It does not matter if you are managing a lot of money or a little. It does not matter if you are a family member or not.

The role of a fiduciary carries with it legal responsibilities. When you act as a fiduciary for Martina, you have four basic duties that you must keep in mind:

1. Act only in Martina's best interest.
2. Manage Martina's money and property carefully.
3. Keep Martina's money and property separate from yours.
4. Keep good records.

As a fiduciary, you must be trustworthy, honest, and act in good faith. If you do not meet these standards, you could be removed as a fiduciary, sued, or have to repay money. It is even possible that the police or sheriff could investigate you and you could go to jail. **That's why it's always important to remember: It's not your money!**

## Power of attorney questions and answers

### What is a power of attorney?

A **power of attorney** is a legal document. Martina made a power of attorney to give you legal authority to make decisions about her money or property so that you can make decisions for her if she is sick or injured.

Under a power of attorney, Martina is called the **principal**.

You are called the **agent**. Another name for agent is **attorney-in-fact**.

Martina could also make a **health care power of attorney** if she names someone to make decisions about her health care. In Virginia this is called an **advance directive**. (We don't discuss a health care power of attorney in this guide, but if you want more information about that, go to [sb.org/site/public/healthcare-decisions-day](http://sb.org/site/public/healthcare-decisions-day).)



---

### Different types of fiduciaries exist

---

In your role as agent, you may act as or deal with other types of fiduciaries.

These may include:

**Trustees under a revocable living trust**—someone names them to manage money and property.

**Representative payees or, for veterans, VA fiduciaries**—a government agency names them to manage government money that is paid to someone. (In this guide, VA refers to the U.S. Department of Veterans Affairs and not to Virginia.)

**Conservators**—a court names them to manage money and property for someone who needs help.

Other guides explaining the duties of these fiduciaries are at [consumerfinance.gov/msem](http://consumerfinance.gov/msem).



## Can Martina still manage her money and property after signing a power of attorney?

Yes, as long as she is still able to make decisions.

## Can a power of attorney be changed or revoked?

Martina can take away (or *revoke*) your authority to act as her agent at any time if she wants to and is still able to make decisions. If she does take away your authority as her agent, you must stop making decisions for her. Martina should tell any people or businesses you were dealing with about her decision to take away your authority.

## What if you think the change was the result of fraud or abuse?

If you think Martina does not understand the decision she made to remove your authority and is being abused or exploited by someone else, talk to a trusted family member; a lawyer; or an official from adult protective services, the police, or the sheriff.

## When do your responsibilities end?

If Martina revokes your authority, your responsibilities end. In addition, your authority to act as Martina's agent ends when she dies. Promptly notify her bank or other businesses with which you interacted as her agent. Even if you can easily pay some of her outstanding bills, you will no longer have the authority to do so. If you are married to Martina, your authority to act as her agent ends if you or she files for divorce or legal separation unless the power of attorney allows you to continue acting as Martina's agent. If a court names a conservator to act for her, your authority as agent continues unless the court limits or ends it.

## What happens if you can no longer serve as agent?

If you are not able to act as Martina's agent and she cannot name someone else to act for her, tell a trusted family member or a government agency such as adult protective services. If you cannot act as her fiduciary, she will need someone else to help her.



---

**Don't expect others to know what an agent is or does.**

---

They may not understand that you have been named as an agent. They may think that you have more authority or less authority than you really have. You may need to educate them. You could show them this guide.

# Four basic duties of a fiduciary

## Duty 1 | Act only in Martina's best interest

Because you are dealing with Martina's money and property, your duty is to make decisions that are best for her. This means you must ignore your own interests and needs, or the interests and needs of other people.

To help act in Martina's best interest, follow these guidelines:

- **Read the power of attorney and do what it says.** Your authority is strictly limited to what the document and Virginia law allow. Follow Martina's directions in the document, even if you have the best intentions in doing something different.
- **Understand when the power of attorney becomes effective.** It is effective right away unless the document says that you should not act until Martina can no longer make her own decisions or until some event has happened. Check to see if the document says how you will know when Martina can no longer make her own decisions. If the document does not provide that information, Virginia law says that Martina will be considered to be incapable of making decisions if:
  - Her attending physician and a second physician or a licensed clinical psychologist examine her and determine that she is incapable and they make a written or other record of their determination, or
  - If an attorney, government official, or judge decides that she is not capable of making decisions.
- **As much as possible, involve Martina in decisions.** Many things can affect your decisions about Martina's money and property. For example, you might feel pressure from others. Martina's abilities to make decisions might change from time to time.

Even after it is clear that you must make decisions for Martina, ask her what she wants if she can communicate. If she can't say what she wants, try to find out what she would have wanted. Look at any past decisions, actions, and statements. Ask people who care about Martina what they think she would have

wanted. Make the decisions you think Martina would have wanted, unless doing so would harm her. Put her well-being above saving money for others who may inherit her money and property. Make sure she is safe and comfortable, and her needs are met.

- **Avoid conflicts of interest.** A conflict of interest happens if you make a decision about Martina’s property that may benefit someone else at Martina’s expense. As a fiduciary, you have a strict duty to avoid conflicts of interest—or even the appearance of a conflict of interest.
- **Don’t borrow, loan, or give Martina’s money to yourself or others.** Virginia law allows Martina to decide if you may make gifts to yourself or to others. Check the document to see whether Martina gave you the power to make gifts. Even if the power of attorney clearly allows gifts to you or others, be very careful to avoid conflicts of interest. Make sure that any gifts do not increase or complicate Martina’s taxes or change her plans to give away her property when she dies. Any gifts or loans should be in line with what Martina would have wanted. For example, if Martina gave money every year to a charity, the power of attorney may allow you to continue doing that.
- **Avoid changing Martina’s plans for giving away her money or property when she dies.** There may be rare situations in which changing Martina’s plans would be in her best interest. But you should get legal advice to make sure that the power of attorney and Virginia law allow what you propose to do.
- **Be very careful if you pay yourself for the time you spend acting as Martina’s agent.** Virginia law allows you to pay yourself unless the power of attorney document says that you can not do that. If you pay yourself, you need to show that your fee is reasonable. To show that your compensation is reasonable, you must carefully document how much time you spend, what you do, and what you are charging. Look for information about what other people charge to do the tasks that you are doing for Martina. For example, the court in your area may have guidelines on what it pays conservators to do similar tasks, or the local Area Agency on Aging may have helpful information.



---

### Avoid possible conflicts of interest

---

Sometimes people have good intentions, but do things they shouldn’t. Because you are now a fiduciary, you should avoid any conflicts of interest. Here are a few examples of possible conflicts of interest:

---

#### Whose car is it?

You used Martina’s money to buy a car. You use it to drive her to appointments, but most of the time you drive the car just for your own needs. This may be a conflict of interest.

---

#### Should you do business with family?

Martina needs repair work in her apartment. You hire your son and pay him from Martina’s money. This may be a conflict of interest, even though the work was needed. It appears that you have put your personal interest to benefit your son in conflict with Martina’s interests.

## Duty 2 | Manage Martina's money and property carefully

As Martina's agent, you might pay bills, oversee bank accounts, and pay for things she needs. You might also make investments, pay taxes, collect rent or unpaid debts, get insurance if needed, and do other things written in the power of attorney.

You have a duty to manage Martina's money and property very carefully. Use good judgment and common sense. As a fiduciary, you must be even more careful with Martina's money than you might be with your own!

Follow these guidelines to help you make careful decisions:

- **List Martina's money, property, and debts.** To make careful decisions, you need to know what Martina owns and owes. Your list might include:
  - Checking and savings accounts;
  - Cash;
  - Pension, retirement, annuity, rental, public benefit, or other income;
  - Real estate;
  - Cars and other vehicles;
  - Insurance policies;
  - Trusts for which Martina is a beneficiary;
  - Stocks and bonds;
  - Jewelry, furniture, and any other items of value; and
  - Unpaid credit card bills and other outstanding loans.
- **Protect Martina's property.** Keep her money and property safe. You may need to put valuable items in safe deposit boxes, change locks on property, and make sure her home or other property is insured. Make sure bank accounts earn interest if possible and have low or no fees. Review bank and other financial statements promptly. If Martina owns any real estate, keep it in good condition.
- **Invest carefully.** If you are making investment decisions for Martina, talk to a financial professional. The Securities and Exchange Commission (SEC) provides tips on choosing a financial professional at [sec.gov/investor/alerts/ib\\_top\\_tips.pdf](https://www.sec.gov/investor/alerts/ib_top_tips.pdf). Discuss choices and goals for investing based on Martina's needs and values.
- **Pay bills and taxes on time.**
- **Cancel any insurance policies that Martina does not need.**

- **Collect debts.** Find out if anyone owes Martina money, and try to collect it.
- **Take steps to have the power of attorney accepted.** Sometimes banks or other businesses won't do what you, acting as Martina's agent, want them to do. A bank may refuse to accept the power of attorney and want Martina to sign its own form. This is a problem if Martina has lost the ability to act for herself. As soon as you need to act as Martina's agent, contact any businesses (such as banks) or people that she deals with and give them copies of the power of attorney. Never give away the original document. You can get certified copies of the original document. If someone will not accept your authority as agent, talk to a supervisor. If they still won't accept it, talk to a lawyer. Virginia law almost always requires the business or person to accept the power of attorney.

## Can Martina get any benefits?

Find out if Martina is eligible for any financial or health care benefits from an employer or a government. These benefits might include pensions, disability, Social Security, Medicare, Medicaid, Veterans benefits, housing assistance, or food stamps (now known as Supplemental Nutrition Assistance Program or SNAP). Use the National Council on Aging benefits check-up at [benefitscheckup.org](http://benefitscheckup.org).

Help her apply for those benefits. The Area Agency on Aging where Martina lives can help you find information. Find the local Area Agency on Aging through the Virginia Association of Area Agencies on Aging at [vaaaa.org](http://vaaaa.org).

## Medicaid is complicated

Get legal advice and be very careful about decisions that may affect Martina's eligibility for Medicaid. The Medicaid program provides medical assistance and long-term care to low-income people. For information about eligibility and applications, visit the Cover Virginia website at [coverva.org/programs\\_medicaid.cfm](http://coverva.org/programs_medicaid.cfm). For additional information about Medicaid eligibility, visit the Department of Social Services website at [dss.virginia.gov/benefit/medical\\_assistance](http://dss.virginia.gov/benefit/medical_assistance).

## Duty 3 | Keep Martina's money and property separate

Never mix Martina's money or property with your own or someone else's. Mixing money or property makes it unclear who owns what. Confused records can get you in trouble with Martina's family and also with government agencies such as adult protective services and the police or sheriff.

Follow these guidelines:

- **Separate means separate.** Never deposit Martina's money or property into your own or someone else's bank account or investment account.
- **Avoid joint accounts.** If Martina already has money or property in a joint account with you or someone else, get legal advice before making any change.
- **Keep title to Martina's money and property in her own name.** This is so other people can see right away that the money and property is Martina's and not yours.
- **Know how to sign as agent.** Sign all checks and other documents relating to Martina's money or property to show that you are Martina's agent. For example, you might sign "Juan Doe, as agent for Martina Roe." Never just sign "Martina Roe."
- **Pay Martina's expenses from her funds, not yours.** Spending your money and then paying yourself back makes it hard to keep good records. If you really need to use your money, keep receipts for the expense and maintain a good record of why, what, and when you paid yourself.

## Duty 4 | Keep good records

You must keep true and complete records of Martina's money and property. Virginia law says that you should follow what the power of attorney says about sharing your records with other people. Virginia law also says that you must share your records if asked to do that by the principal, a guardian or conservator, another fiduciary acting for the principal (such as a trustee), or the personal representative or "successor in interest" of the principal's estate, unless the power of attorney says not to share records with any of those people.

Practice good recordkeeping habits:

- **Keep a detailed list of everything that you receive or spend for Martina.** Records should include amount of checks written or deposited, dates, reasons, names of people or companies involved, and other important information.
- **Keep receipts and notes, even for small expenses.** For example, write "\$50, groceries, ABC Grocery Store, May 2" in your records soon after you spend the money.
- **Avoid paying in cash.** Try not to pay Martina's expenses with cash. Also, try not to use her ATM card to withdraw cash or write checks to "Cash." If you need to use cash, be sure to keep receipts or notes.
- **Getting paid?** Virginia law says that you can be paid for acting as agent unless the power of attorney says otherwise. If you will be paid, be sure you charge a reasonable fee. It is up to you to keep detailed records as you go along of what work you did, how much time it took, when you did it, and why you did it.

# More things you should know

## What if there are other fiduciaries?

### Co-agents

Martina may have named one or more co-agents to act with you. The power of attorney document may say that you and any co-agents must agree on decisions or that majority rules. If the power of attorney document does not say anything, then Virginia law says that each co-agent can make decisions alone.

Either way, you must coordinate with any co-agent and share information about decisions. Even if you and a co-agent don't have to agree on all decisions, you cannot let a co-agent do something that harms Martina. You are still responsible for her and must act in her best interest.

### Successor agents

Martina may have named a successor agent to act for her if you are not able to be the agent. A successor agent has no authority if you are still willing and able to act as Martina's agent.

### Other types of fiduciary

Other fiduciaries may have authority to make decisions for Martina. For example, she may have a conservator, a representative payee who handles Social Security benefits, or a VA fiduciary who handles veterans benefits. It is important to work with these other fiduciaries, and keep them informed.

## Government benefits require special fiduciaries

As agent, you cannot manage Martina's government benefits such as Social Security or VA benefits unless you get a separate appointment from the government agency as, for example, a representative payee or VA fiduciary. For more information, contact the government agency.



## How can you avoid problems with family or friends?

Family or friends may not agree with your decisions about Martina's money and property. To help reduce any friction, follow the four duties described above and the guidelines we've given you.

Virginia law says that unless the power of attorney says otherwise, you must share your records if asked to do that by Martina, a guardian, a conservator, another fiduciary acting for Martina, or the personal representative or "successor in interest" of Martina's estate. Check what the power of attorney says about sharing your records.

If family or friends question or disagree with your decisions, get advice from a lawyer about sharing information and finding other ways of trying to sort out problems, such as talking with a family counselor or mediator. See *Where to go for help* on page 21 of this guide.

## What should you know about working with professionals?

In managing Martina's affairs, you may need help from professionals such as lawyers, brokers, financial advisors, accountants, real estate agents, appraisers, psychologists, social workers, doctors, nurses, or care managers. You can pay them with Martina's money. If you need help from any professionals, remember these tips:

- **Check on the professional's qualifications.** Many professionals must be licensed or registered by a government agency. Check credentials with the government agency. Make sure the license or registration is current and the professional is in good standing. Check the person's complaint history.
- **Interview the professional thoroughly and ask questions.**
- **Review contracts carefully before signing.** Before hiring any professionals, get their proposed plan of work and expected fee.
- **Make your own decisions based on facts and advice.** Listen to their advice, but remember you are the decision-maker.

# Watch out for financial exploitation

Family, friends, neighbors, caregivers, fiduciaries, business people, and others may try to take advantage of Martina. They may take her money without permission, fail to repay money they owe, charge her too much for services, or just not do things she has paid them to do. These may be examples of *financial exploitation* or *financial abuse*. As Martina's agent, you should help protect her. You should know the signs of financial exploitation for five important reasons:

1. Martina may still control some of her funds and could be exploited;
2. Even if Martina does not control any of her funds, she still may be exploited;
3. Martina may have been exploited already, and you may still be able to do something about that;
4. People may try to take advantage of you as Martina's agent; and
5. Knowing what to look for will help you avoid doing things you should not do, protecting you from claims that you have exploited Martina.

## Look for these common signs of financial exploitation

- **You think some money or property is missing.**
- **Martina says that some money or property is missing.**
- **You notice sudden changes in Martina's spending or savings.** For example, she:
  - Takes out lots of money from the bank without explanation;
  - Tries to wire large amounts of money;
  - Uses the ATM a lot;
  - Is not able to pay bills that are usually paid;
  - Buys things or services that don't seem necessary;
  - Puts names on bank or other accounts that you do not recognize or that she is unwilling or unable to explain;

- Does not get bank statements or bills;
  - Makes new or unusual gifts to family or others, such as a “new best friend”;
  - Changes beneficiaries of a will, life insurance, or retirement funds; or
  - Has a caregiver, friend, or relative who suddenly begins handling her money.
- **Martina says she is afraid or seems afraid of a relative, caregiver, or friend.**
  - **A relative, caregiver, friend, or someone else keeps Martina from having visitors or phone calls, does not let her speak for herself, or seems to be controlling her decisions.**

### What can you do if Martina has been exploited?

- Call the emergency 911 number if Martina is in immediate danger.
- Call Adult Protective Services (APS) if you suspect that Martina has been exploited. The role of APS is to investigate reports and to provide or arrange for services to victims.
- If you think that Martina has been or will be the victim of a crime, call the local police or sheriff.
- Alert Martina’s bank or credit card company.
- Call the local Commonwealth’s Attorney or the Office of the Attorney General.
- Call the Office of the State Long-Term Care Ombudsman or the Medicaid Fraud Control Unit if Martina is in a nursing home or assisted living.
- Consider talking to a lawyer about protecting Martina from more exploitation or getting back money or property taken from her.
- Each agency or professional has a different role, so you may need to call more than one. For more information, see *Where to go for help* on page 21 of this guide.

# Be on guard for consumer scams

As Martina's agent, you should be alert to protect her money from consumer scams as well as financial exploitation. Criminals and con artists have many scams, and change them all the time. They often seek unsuspecting people who have access to money. Learn to spot consumer scams against Martina—and against you as her agent.

## How can you protect Martina from scams?

Consumer scams happen on the phone, through the mail, e-mail, or over the internet. They can occur in person, at home, or at a business. Here are some tips:

- **Help Martina put her number on the National Do Not Call Registry.** Go to [donotcall.gov](https://donotcall.gov) or call 888-382-1222.
- **Don't share numbers or passwords for Martina's accounts, credit cards, or Social Security,** unless you know whom you're dealing with and why they need the information.
- **After hearing a sales pitch, take time to compare prices.** Ask for information in writing and read it carefully.
- **Too good to be true?** Ask yourself why someone is trying so hard to give you a "great deal." If it sounds too good to be true, it probably is.
- **Watch out for deals that are only "good today" and that pressure you to act quickly.** Be suspicious if you are not given enough time to read a contract or get legal advice before signing. Also watch out if you are told that you need to pay the seller quickly, for example by wiring the money or sending it by courier.
- **Never pay up front for a promised prize.** Suspect a scam if you are required to pay fees or taxes to receive a prize or other financial windfall.

- **Watch for signs Martina already has been scammed.** For example, does she receive a lot of mail or e-mail for sweepstakes? Has she paid people you don't know, especially in other states or countries? Has she taken a lot of money out of the bank while she was with someone she recently met? Does she have a hard time explaining how she spent that money? Is she suddenly unable to pay for food, medicine, or utilities?

## What can you do if Martina has been scammed?

If you suspect a scam, get help. Contact a local, state, or federal agency, depending on the type of scam. You may also need to talk to a lawyer.

Local agencies to call are Adult Protective Services (in the local Department of Social Services), the Area Agency on Aging, the police or sheriff, the local or regional Long-Term Care Ombudsman Program, or the Better Business Bureau.

A state agency to call is the Office of the Attorney General.

Call a federal agency if scammers are in other states or countries. Federal agencies are the Consumer Financial Protection Bureau, the FBI, the Federal Trade Commission, or the U.S. Postal Inspection Service.

Each of these agencies and professionals has a different role so you may need to call more than one.

For more information, see *Where to go for help* on page 21 of this guide.

## Common consumer scams

SCAM TYPES	DESCRIPTION
Relative in need	Someone who pretends to be a family member or friend calls or e-mails you to say they are in trouble and need you to wire money right away.
Charity appeals	You get a call or letter from someone asking for money for a fake charity—either the charity does not exist or the charity did not call or write to you.
Lottery or sweepstakes	You get a call or e-mail that you have a chance to win a lot of money through a foreign country's sweepstakes or lottery. The caller will offer tips about how to win if you pay a fee or buy something. Or the caller or e-mail says you already have won and you must give your bank account information or pay a fee to collect your winnings.
Home improvement	Scammers take money for repairs and then they never return to do the work or they do bad work. Sometimes they break something to create more work or they say that things need work when they don't.
Free lunch	Scammers invite you to a free lunch and seminar, and then pressure you to give them information about your money, and to invest the money with them. They offer you "tips" or "guaranteed returns."
Free trip	Scammers say you've won a free trip but they ask for a credit card number or advance cash to hold the reservation.
Government money	You get a call or letter that seems to be from a government agency. Scammers say that if you give a credit card number or send a money order, you can apply for government help with housing, home repairs, utilities, or taxes.
Drug plans	Scammers pretend they are with Medicare prescription drug plans, and try to sell Medicare discount drug cards that are not valid. Companies with Medicare drug plans are not allowed to send unsolicited mail, emails, or phone calls.
Identity theft	Scammers steal personal information—such as a name, date of birth, Social Security number, account number, and mother's maiden name—and use the information to open credit cards or get a mortgage in someone else's name.
Fake "official" mail	Scammers send letters or e-mails that look like they are from a legitimate bank, business, or agency to try to get your personal information or bank account number.

# Where to go for help

The resources below<sup>1</sup> are for Virginia. For information on other states, see the national version of this guide at [consumerfinance.gov/msem](https://consumerfinance.gov/msem).

## Local and state agencies

### Adult Protective Services

Virginia Adult Protective Services (APS) receives and investigates reports of suspected elder or adult abuse, neglect, or exploitation. To make a report, call the 24-hour, toll-free APS Hotline. 888-832-3858

Also, you can contact APS through the local Department of Social Services.

[dss.virginia.gov/localagency](https://dss.virginia.gov/localagency)

### Aging and Disability Resources

State and local agencies can give you information about aging and disability services, including support groups for caregivers.

[eldercare.acl.gov](https://eldercare.acl.gov)

You can find services in your area through the Virginia Association of Area Agencies on Aging.

804-644-2804

[vaaaa.org/25-area-agencies-on-aging](https://vaaaa.org/25-area-agencies-on-aging)

### Virginia Department for Aging and Rehabilitative Services

The Virginia Department for Aging and Rehabilitative Services also helps Virginians find information about public long-term support programs, resources, and benefits.

800-552-3402

804-662-9333

[vadars.org](https://vadars.org)

### Attorney General

The Office of the Attorney General has a Consumer Protection Section. It operates the Virginia Consumer Protection Hotline.

800-552-9963

804-786-2042 (if calling from the Richmond area or outside the state)

[oag.state.va.us/consumer-protection](https://oag.state.va.us/consumer-protection)

### Better Business Bureau

The Better Business Bureau can help consumers with complaints against businesses. Use the BBB directory to find your local office.

[bbb.org/bbb-directory](https://bbb.org/bbb-directory)

<sup>1</sup> This guide includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.

## Long-Term Care Ombudsman Program

Contact the Office of the State Long-Term Care Ombudsman to find state and local long-term care advocates. Ombudsmen identify, investigate, and resolve complaints about long-term care.

800-552-3402

804-565-1600 (if calling from the Richmond area or outside the state)

[elderrightsva.org](http://elderrightsva.org)

## Mediators

Find a listing of local mediators in Virginia. Mediation can help resolve disputes and may sometimes be an alternative to legal action.

[courts.state.va.us/directories/home.html#mediation](http://courts.state.va.us/directories/home.html#mediation)

## Medicaid/Medical Assistance

For information about Medicaid eligibility and how to apply, contact Cover Virginia.

855-242-8282

[coverva.org/medicaid](http://coverva.org/medicaid)

For additional information about Medicaid eligibility, visit

[dss.virginia.gov/benefit/medical\\_assistance](http://dss.virginia.gov/benefit/medical_assistance)

## Medicaid Fraud Control Unit

The Medicaid Fraud Control Unit, in the Office of the Attorney General, investigates and prosecutes abuse and fraud by health care providers.

800-371-0824

804-371-0779 (if calling from the Richmond area or outside the state)

[oag.state.va.us/index.php/programs-initiatives/medicaid-fraud](http://oag.state.va.us/index.php/programs-initiatives/medicaid-fraud)

## Police or Sheriff

Find local police offices through the Virginia State Police.

[vsp.state.va.us/Office\\_Locations.shtm](http://vsp.state.va.us/Office_Locations.shtm)

Find the local sheriff's office through the Virginia Sheriff's Association.

[vasheriff.org/sheriffs-resources/va-sheriffs-directory](http://vasheriff.org/sheriffs-resources/va-sheriffs-directory)

## Federal agencies

Numerous federal agencies play a role in combatting fraud and abuse and educating consumers. Contact them for more information.

### Consumer Financial Protection Bureau

855-411-CFPB (855-411-2372)

[consumerfinance.gov](http://consumerfinance.gov)

### Do Not Call Registry

888-382-1222

[donotcall.gov](http://donotcall.gov)

### Federal Bureau of Investigation

[fbi.gov/scams-safety](http://fbi.gov/scams-safety)

### Federal Trade Commission

877-FTC-HELP (877-382-4357)

[consumer.ftc.gov](http://consumer.ftc.gov)

### Financial Fraud Enforcement Task Force

[justice.gov/fraudtaskforce](http://justice.gov/fraudtaskforce)

### Postal Inspection Service

877-876-2455

[uspis.gov](http://uspis.gov)



## Social Security Administration

800-772-1213

[ssa.gov/payee](https://ssa.gov/payee)

## Department of Veterans Affairs

888-407-0144

[benefits.va.gov/fiduciary](https://benefits.va.gov/fiduciary)

## For legal help

### Free legal services for people over age 60

Find local programs that provide free legal help to people over age 60 by contacting the national Eldercare Locator.

804-644-2804

[vaavaa.org](https://vaavaa.org)

### Free legal services for low-income people

Find local programs that provide free legal help to low-income people by contacting the Legal Services Corporation of Virginia.

866-534-5243

[valexaid.org/find-legal-help](https://valexaid.org/find-legal-help)

### Free legal services for people with disabilities

The Disability Law Center of Virginia provides free legal help for people with disabilities.

800-552-3962

804-225-2042 (if calling from the Richmond area or outside the state)

[dlcv.org](https://dlcv.org)

## Fee-for-service lawyers

The American Bar Association provides information about how to find a lawyer in each state. It also has information about legal resources available in each state, how to check whether a lawyer is licensed, and what to do if you have problems with a lawyer.

[findlegalhelp.org](https://findlegalhelp.org)

The Virginia State Bar has similar information and offers a lawyer referral service.

800-552-7977

804-775-0808 (if calling from the Richmond area or outside the state)

[vsb.org/vlrs](https://vsb.org/vlrs)

## For accounting help

### Accountants


Find a local certified public accountant on the website of the American Institute of CPAs.


[cpapowered.org/find-a-cpa#top](https://cpapowered.org/find-a-cpa#top)

# Notes



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

 Consumer Financial Protection Bureau  
1700 G Street NW  
Washington, DC 20552

 Toll free: (855) 411-CFPB (2372)  
TTY/TDD: (855) 729-CFPB (2372)

 [info@consumerfinance.gov](mailto:info@consumerfinance.gov)