

MANAGING SOMEONE ELSE'S MONEY

Help for trustees under a revocable living trust in Virginia



Consumer Financial
Protection Bureau

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.

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Why read this guide?

Like many people, you may never have been a trustee under a revocable living trust before. That's why we created *Managing someone else's money: Help for trustees under a revocable living trust in Virginia*. This guide will help you understand what you can and cannot do in your role as a **trustee**. 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 a trustee, 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 revocable living trust*, this guide is not designed for you. Beware of just picking up a pre-printed trust form. It's best to talk to a lawyer.

Let's start with a scenario about how you might have become a trustee

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, we will call her Rose. Rose has signed a legal document called a **living trust**. In it, she names you as her **trustee**.

When she set up the trust, she should have transferred ownership of some or all her money and property from her name to the name of the trust. As her trustee, you now have the power to make decisions for Rose's benefit about the money and property in the trust.

The law gives you a lot of responsibility. 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 the money and property in the trust for Rose's 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 family or not.

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

1. Act only in Rose's best interest.
2. Manage the money and property in the trust carefully.
3. Keep the trust 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 you might 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!**

Revocable living trust questions and answers

What is a revocable living trust?

A **revocable living trust** is a legal document. Rose made a revocable living trust to give you legal authority to make decisions about her money or property in the trust if she cannot make decisions herself because she is sick or injured. She also made the revocable living trust to say who will get her money or property after she dies. In the rest of this guide we use "living trust" or "trust" as shorthand for "revocable living trust."



Different types of fiduciaries exist

In your role as trustee, you may act as or deal with other types of fiduciaries. These may include:

Agents under a power of attorney—someone names an agent to manage their money and property in case they are not able to do it.

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.

There are three roles under a revocable living trust.

- The person who makes the trust may be called the **settlor or grantor**.
- The person who makes decisions about the money or property in the revocable living trust is called the **trustee**. A trustee can be an individual or a financial institution. If there is more than one, they are **co-trustees**. A **successor trustee** may also be named and acts only if a trustee can no longer fulfill that role. Rose can name herself as trustee and you as co-trustee immediately, or you may be a successor trustee who can act when she can no longer make decisions.
- A person who receives money or property from the revocable living trust is called a **beneficiary**. Rose may be the only beneficiary while she is alive, or she may name co-beneficiaries who receive some money or property from the revocable living trust before she dies. The people who receive money or benefits from the revocable living trust after Rose dies are called residuary beneficiaries.



Don't expect others to know what a trustee is or does.

They may not understand that you have been named as a trustee. 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.

When does a trustee's authority begin?

A trustee's authority begins only when the trust says that authority begins. For example, the trust might specify that that you can make decisions about the money and property only after Rose has lost the capacity to manage her property on her own.

What property does a trustee manage?

The trustee has authority only over property actually transferred to the revocable living trust. A living trust is ineffective unless Rose puts her money or property into it. Under Virginia law Rose can transfer ownership of her money or property to the living trust in one of two ways:

- Switch ownership from her name to the name of the revocable living trust (for example, the "Rose Roe Living Trust"), or,
- Switch ownership from her name to the name of the trustee who holds the property for the revocable living trust.

As trustee, you will have the legal authority to spend and invest the money and property in the revocable living trust for the benefit of Rose and any other beneficiaries as the trust directs. You do not have legal authority over any money or property that is not in the trust.

Can a revocable living trust be changed or revoked?

As long as Rose still can make her own decisions and the terms of the trust allow her to do so, she can change or end (*revoke*) the revocable living trust. Revocable trusts typically become irrevocable when certain events identified in the trust happen, such as when Rose becomes incapacitated or dies.

When do your responsibilities end?

Your authority and responsibilities end if:

- Rose names a new trustee
- Rose revokes the trust
- The terms of the trust say it ends at a given point in time, or
- A court removes you as trustee.

What if you think a change in the trust was a result of fraud or abuse?

If you think Rose does not understand the decision to take away your authority or end the trust, then talk to a lawyer, contact adult protective services, or call the police or sheriff.

Aren't there other types of trusts?

Yes. Other types of trusts exist and people have different reasons for making trusts. This guide only covers living trusts.

Living trusts most likely have family or a friend as a trustee. Other types of trust often have professional trustees, such as a lawyer or bank trust officer.

Four basic duties of a fiduciary



Duty 1 | Act only in Rose's best interest

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

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

- **Read the living trust document and do what it says.** Your authority is limited to what the document and Virginia law allow. Virginia law sets certain minimum duties, fairly similar to those described here, that can't be changed by the trust document. Talk to a lawyer if there is anything you don't understand. Follow Rose's directions in the trust document even if you have the best intentions in wanting to do something different.
- **Understand when your duty as trustee becomes effective.** The living trust may say that you become a trustee or a co-trustee right away or only when Rose can no longer make her own decisions. Check to see if the document says how you will know when Rose can no longer make her own decisions. If you are still unsure, get legal advice.
- **Avoid conflicts of interest.** A conflict of interest happens if you make a decision about Rose's money or property in the trust that might benefit you or someone else at Rose's expense. As a fiduciary, you have a strict duty to avoid conflicts of interest. If you are uncertain about whether a conflict of interest exists, seek legal advice.

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:

Should you sell trust assets to yourself?

Selling trust assets to yourself is usually seen as a conflict of interest (called self-dealing). Talk to a lawyer before doing this.

Should you do business with family?

Like most people, Rose needs homeowners' insurance. Because your spouse sells insurance, you decide to buy Rose's insurance from him without shopping around for better coverage or prices from other insurance agents. This may be a conflict of interest.

- **Don't borrow, loan, or give the trust's money to yourself or others.** Even if the trust document allows gifts or loans, consider whether the trust can afford the gifts or loans, and whether they are in line with what Rose would have wanted. A lawyer can advise you on any effects on Rose's taxes or on her plans to give away her property when she dies.
- **Avoid changing Rose's plans for giving away her money or property when she dies.** There may be rare situations in which changing Rose's plans would be in her best interest. But you should get legal advice to make sure that the trust document or state law allows that.
- **Be cautious in paying yourself for the time you spend acting as Rose's trustee.** If the trust does not specify your compensation, Virginia law permits "compensation that is reasonable under the circumstances." If the trust spells out how much you are to be compensated, you can follow the trust's instructions, but you or a beneficiary could seek court review if you feel the compensation is too low or high. In all cases, you need to show that your fee is reasonable according to the instructions in the trust; or, if there are no instructions, according to guidelines in Virginia law. Carefully document how much time you spend and what you do.

Duty 2 | Manage the money and property in the trust carefully

As Rose's trustee, 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 living trust or required by state law.

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

Follow these guidelines to help you make careful decisions:

- **List the trust's money, property, and debts.** You need to know what Rose's trust owns and owes to make careful decisions. 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;
- Stocks and bonds;
- Jewelry, furniture, and any other items of value;
- Unpaid credit card bills and other outstanding loans.

Virginia law requires you to share the list with certain beneficiaries. The trust document may also require you to share the list with certain other people.

- **Protect the trust's property.** Keep the trust's 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 the trust has real estate, keep it in good condition.
- **Invest carefully.** Talk to a financial professional or lawyer about safe and legal ways to invest the trust's assets. The Securities and Exchange Commission (SEC) provides tips on choosing a financial professional at sec.gov/investor/alerts/ib_top_tips.pdf. Discuss choices and goals for investing based on Rose's needs and values.
- **Pay bills and taxes on time.**
- **Cancel any insurance policies that Rose does not need.**
- **Collect debts.** Find out if anyone owes the trust money, and try to collect it.

Can Rose get any benefits?

Find out if Rose 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.

Help her apply for those benefits. The Area Agency on Aging where Rose 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.

Medicaid is complicated

Get legal advice and be very careful about decisions that may affect Rose's eligibility for Medicaid. The Medicaid program provides medical assistance and long-term care to low-income people. For information about eligibility, visit Cover Virginia website at 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.

Duty 3 | Keep the trust property separate

Never mix money or property in Rose's trust 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 Rose'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 the trust's money into your own or someone else's bank account or investment account.
- **Never hold title to the trust's money and property in your own name.** Every document should show the owner of the assets as either the Rose Roe Living Trust or your name as trustee of the Rose Roe Living Trust. This is so other people can see right away that the money and property belongs to the trust and not to you.
- **Know how to sign as trustee.** Sign all checks and other documents relating to the trust's money or property to show that you are Rose's trustee. For example, you might sign "John Doe, as trustee for the Rose Roe Living Trust." Never just sign "Rose Roe."

- **Pay Rose's expenses from the trust 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 back.

Duty 4 | Keep good records

You must keep true and complete records of the money and property in Rose's living trust. You have an obligation to share your records with "qualified beneficiaries" (defined in the law) as well as any others identified in the living trust document. Virginia law requires an annual report and the sharing of additional specific information at several points in time about matters such as:

- The existence of the trust at the time it becomes irrevocable (usually at the death or disability of the grantor);
- the trustee's acceptance of his or her appointment;
- the trustee's contact information;
- the right to a copy of the trust and annual reports; and
- any change in the trustee's fees.

The annual report should identify the trust assets and their value and show all financial transactions during the reporting period.

Practice good recordkeeping habits:

- **Keep a detailed list of everything the trust receives and spends.** 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 Rose's expenses with cash. Also, try not to use an ATM card to withdraw cash or write checks to "Cash." If you need to use cash, be sure to keep receipts and notes.
- **Getting paid?** If you are being paid as trustee, be sure you are charging a reasonable fee and following any payment instructions in the trust. 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-trustees

Rose may have named herself as co-trustee with you. Or she may have named someone else to act as co-trustee with you. The living trust document should say whether you and any co-trustees can make decisions alone or must agree on decisions, either unanimously or by majority rule. If the trust document does not say, Virginia law provides for majority rule.

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

Successor trustees

Rose may have named a successor trustee to act for her if you are not able to be the trustee. Generally, a successor trustee has no authority if you are still willing and able to act as trustee.

Other types of fiduciaries

Other fiduciaries may have authority to make decisions for Rose. For example, she may have a conservator of her property, 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 trustee, you cannot manage Rose's government benefits such as Social Security or Veterans benefits, unless:

1. Her benefits are paid directly into her trust, or
2. You have been appointed by the government agency as, for example, a representative payee or VA Fiduciary to handle these benefits. For more information, contact the government agency.

More than one beneficiary?

If Rose named more than one beneficiary of her living trust, then you have fiduciary duties to each beneficiary. The living trust document should say what your duties are to the beneficiaries. Different beneficiaries may have different rights under the trust. Virginia law requires the trustee to give "due regard to the beneficiaries' respective interests."

You must always be impartial when you carry out your duties as Rose's trustee. You cannot show any bias toward any one beneficiary. Because each beneficiary's needs are different, you do not have to treat everyone the same. But you must act in each beneficiary's best interest in an unbiased way.

Talk to a lawyer about what your duties are if Rose's trust has named more than one beneficiary.

How can you avoid problems with family or friends?

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

Sharing information with certain beneficiaries is required by Virginia law. Sharing information with other family or friends may help to avoid conflict, if permitted by the terms of the trust. For example, you might want to share any accountings you prepare or summaries of how you've spent the trust's money. It usually is easier to deal with questions about a decision when it happens than to deal with suspicion and anger that may build over a long time. In the end, you have to make the final decisions.

Some family or friends may be so difficult that it is better not to share information with them, unless required. Use your best judgment.

If family or friends don't agree with your decisions, try to get someone to help sort it out—for example, a family counselor or mediator. See *Where to go for help* on page 22 of this guide.

What should you know about working with professionals?

In managing the trust'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. In most cases, you can pay them with money from the trust.

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 Rose. They may take her money without permission, neglect to repay money they owe, charge her too much for services, or just not do things she has paid them to do. If any of these happen, it may be examples of *financial exploitation* or *financial abuse*. As Rose's trustee, you should help protect her and know the signs of financial exploitation for five important reasons:

1. Rose may still control some of her funds and could be exploited;
2. Even if Rose does not control any of her funds, she still may be exploited;
3. Rose 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 Rose's trustee; 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 Rose.

Look for these common signs of financial exploitation

- **You think some money or property is missing.**
- **Rose says that some money or property is missing.**
- **You notice sudden changes in Rose'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.
- **Rose says she is afraid or seems afraid of a relative, caregiver, or friend.**
 - **A relative, caregiver, friend, or someone else keeps Rose 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 Rose has been exploited?

- Call the emergency 911 number if Rose is in immediate danger.
- Call Adult Protective Services (APS) if you suspect that Rose has been exploited. The role of APS is to investigate reports and to provide or arrange for services to victims.
- If you think that Rose has been or will be the victim of a crime, call the local police or sheriff.
- Alert Rose’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 Rose is in a nursing home or assisted living.
- Consider talking to a lawyer about protecting Rose 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 22 of this guide.

Be on guard for consumer scams

As Rose's trustee, 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 Rose—and against you as her trustee.

How can you protect Rose from scams?

Consumer scams happen on the phone; through the mail, e-mail, or the Internet; and they occur in person, at home, or at a business. Here are some tips:

- **Help Rose put her number on the National Do Not Call Registry.** Go to donotcall.gov or call 888-382-1222.
- **Don't share numbers or passwords for Rose'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 Rose 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 Rose 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 22 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 below¹ are for Virginia. For information on other states, see the national version of this guide at 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

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

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

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

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

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

¹ 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

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

Medicaid/Medical Assistance

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

855-242-8282

coverva.org/medicaid

For additional information about Medicaid eligibility, visit

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

Police or Sheriff

Find local police offices through the Virginia State Police.

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

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

Do Not Call Registry

888-382-1222

donotcall.gov

Federal Bureau of Investigation

fbi.gov/scams-safety

Federal Trade Commission

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

consumer.ftc.gov

Financial Fraud Enforcement Task Force

justice.gov/fraudtaskforce

Postal Inspection Service

877-876-2455

uspis.gov

Social Security Administration

800-772-1213

ssa.gov/payee

Department of Veterans Affairs

888-407-0144

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

vaaaa.org

Free legal services for low-income people

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

866-534-5243

valegalaid.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

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

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

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

 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