



How families and caregivers can help

Talk About Money Openly

Discuss: Donations, Investments, Financial requests, and New relationships without judgment.

Verify Before Giving

Ask:

- Is the organization registered?
- Is there documentation?
- Are financial reports available?
- Can independent references be provided?

Watch for Changes

Pay attention if a senior:

- Suddenly increases donations
- Withdraws large amounts of cash
- Becomes secretive about finances
- Develops new relationships involving money

Safe Giving Practices Before You Donate

1. Verify the organization.
2. Ask how funds will be used.
3. Request receipts.
4. Research independently.
5. Discuss major gifts with trusted family members.

Before You Invest

1. Ask for written information.
2. Verify licenses and registrations.
3. Obtain independent advice.
4. Never invest because of pressure.
5. Take time to review the opportunity.

Golden Rule

Pray, Pause, Verify.

Never make a financial decision solely because someone claims spiritual authority.

Faith and wisdom work together

Many faith traditions teach stewardship, wisdom, accountability, and discernment. Protecting yourself from fraud is not a lack of faith. It is good stewardship.

Remember

STOP- When pressured to give or invest.

VERIFY- The person, organization, or opportunity.

TALK- To family members, caregivers, faith leaders, or trusted advisors.

Need Help?

Contact: Canadian Anti-Fraud Centre

Learn More: Financial Consumer Agency of Canada

Report Fraud: Royal Canadian Mounted Police

Discussion Questions for Workshops

1. Why do fraudsters target faith communities?
2. How can we distinguish faith from financial pressure?
3. What questions should we ask before donating?
4. How can families support seniors in making financial decisions?
5. What safeguards should places of worship implement to protect members?

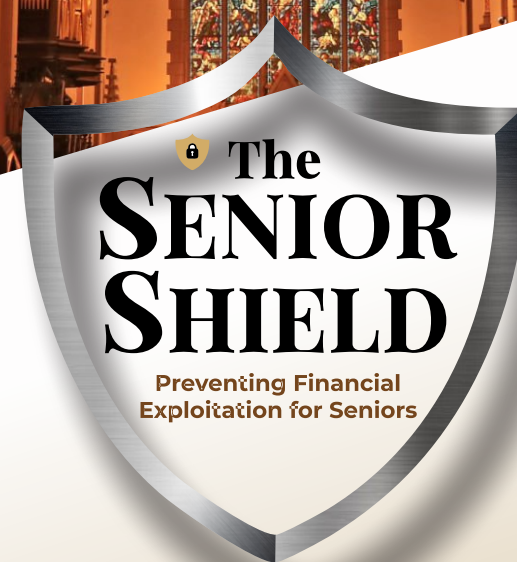
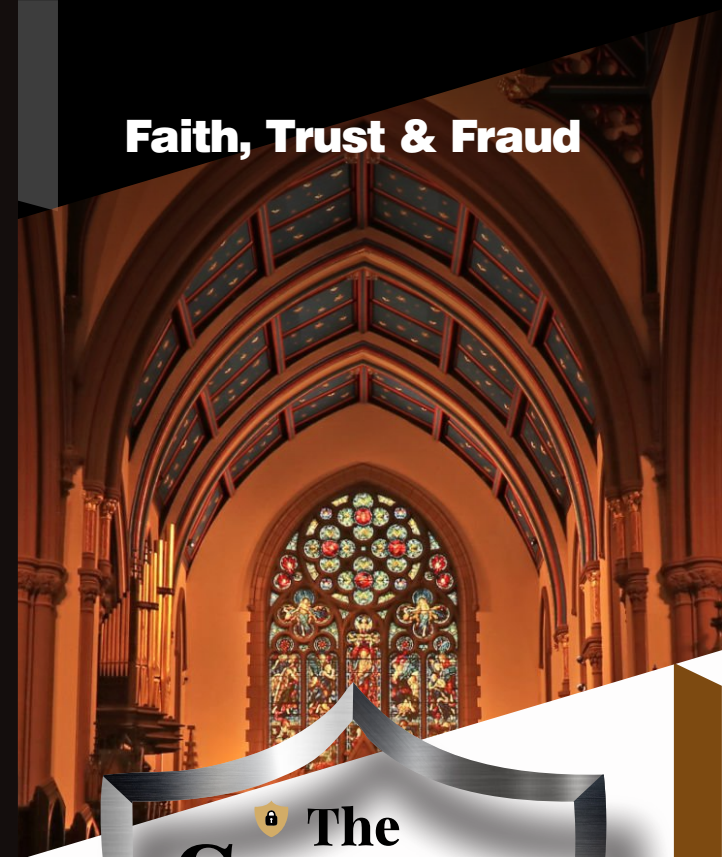
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📘 The financial literacy initiative

📱 [thefei](https://www.thefei.ca) 🌐 www.thefei.ca

Faith, Trust & Fraud



Protecting Seniors from Religious and Spiritual Scams

Funded by the
Government of Canada's
New Horizons for Seniors Program

Canada

THE FINANCIAL
Empowerment
INITIATIVE

A Financial Literacy Guide for Seniors, Families, Caregivers, and Faith Communities

Faith communities are built on trust, generosity, compassion, and service. Unfortunately, fraudsters sometimes misuse these values to manipulate and exploit vulnerable individuals.

Learn how to protect yourself while continuing to support the causes and communities you care about.

Why religious fraud works

Fraudsters often target people of faith because they understand that religious communities are built on:

- Trust
- Compassion
- Generosity
- Respect for authority
- Desire to help others
- Strong community relationships

Most fraud attempts do not begin with a request for money. They begin with a relationship. The scammer first gains trust, then introduces urgency, secrecy, guilt, or promises of blessings and rewards.

Remember

Faith should never require blind financial decisions.



Common Religious Fraud Schemes

Fake Charities

Someone claims to be collecting donations for:

- Disaster relief
- Missions
- Orphanages
- Churches
- Overseas projects

but the funds never reach the intended cause.

Blessing or Miracle Scams

Claims such as:

- "God told me you must send money."
- "Sow a special seed to receive a miracle."
- "Your blessing depends on this donation."

Affinity Fraud

A fraudster gains credibility by:

- Attending worship services
- Claiming membership in the congregation
- Using religious language
- Building trust with community members before promoting fake investments or business opportunities.

Warning Signs

Be cautious when someone:

Uses Pressure

- "You must act today."
- "Don't discuss this with anyone."
- "This opportunity is only for members."

Promises Guaranteed Returns

- "You cannot lose money."
- "God guarantees success."
- "Everyone in the congregation is investing."

Uses Spiritual Manipulation

- Guilt
- Fear
- Prophecy tied to money
- Claims of divine authority

Healthy Faith Encourages Questions

A legitimate ministry, charity, or investment should welcome reasonable questions.

