

## **FRAUD PROTECTION FOR ELDERS LIVING OR STAYING ALONE**

- Remove the person's name from telemarketer lists and junk mailings.
- Set up a P.O. Box for mail delivery and screen mail.
- Arrange with the bank to allow access only to predetermined amounts of money. Ask the bank to call you if a request for a large withdrawal is made.
- Limit credit card access.
- Look for unusual activity and bank accounts, bounced checks, "maxed out" credit.
- Look for checks or documents with signatures that appear forged.
- Screen phone calls.
- Be sure the person's Social Security number does not appear on checks.
- Check the person's credit report yearly.
- Look for unpaid or overpaid bills.
- Be aware if someone isolates the person or talks excessively about finances.
- Notice if a new acquaintance expresses inordinate affection and loyalty.
- Look for changes in the will, deed, or Power of Attorney if the person is not able to comprehend such changes.

Gwyther, L. P., & Ballard, E. L. (2002). *Working with family caregivers of people with memory disorders: A North Carolina information & assistance toolkit*. Durham, NC: Duke Family Support Program.