

Red Flags Checklist

i Purpose of this document

This checklist helps family members identify potential security concerns affecting seniors without overreacting to normal changes. Use it as a reference guide, not as a surveillance tool. The goal is thoughtful awareness, not constant monitoring.

How to use it:

- Review periodically, not obsessively
- Consider patterns rather than isolated instances
- Respect privacy while remaining observant
- Discuss concerns respectfully when appropriate



Financial Concerns

Conversation Starters

"I'm updating my own approach to monitoring my accounts. How do you keep track of your banking these days?"

"I read about this banking feature that sends alerts for unusual transactions. Have you ever used something like that?"



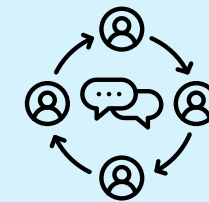
Account Management

- Sudden unexplained withdrawals, especially in round amounts (\$500, \$1000)
- Unusual transfers to unfamiliar accounts or individuals
- New names added to accounts without clear explanation
- Uncharacteristic bounced checks or overdraft notices
- Abandonment of long-standing financial routines (e.g., suddenly stopping balancing checkbook)



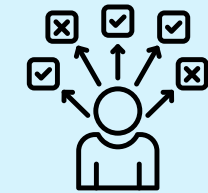
Spending Patterns

- Unusual purchases that don't align with needs or interests
- Multiple payments to the same unfamiliar entity
- Increasing cash withdrawals without explanation
- New or unexplained financial hardship despite adequate income
- Purchasing unusual quantities of gift cards or cryptocurrency



Communications

- Excessive financial mail from unfamiliar organizations
- Increasing collection notices or unpaid bills despite adequate funds
- Secretive behavior about financial matters that were previously open
- Mention of new "investment opportunities" with guaranteed returns
- Unexplained anxiety about financial matters



Decision-Making

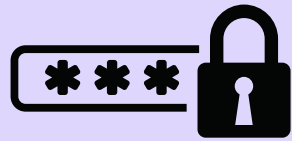
- Uncharacteristically impulsive financial decisions
- Inability to explain recent financial transactions
- New reluctance to discuss previously open financial topics
- Expressions of confusion about missing money
- Unusual interest in lotteries, sweepstakes, or contests
- Making financial decisions under expressed time pressure

Digital Concerns

Conversation Starters

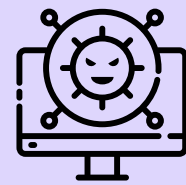
"My computer was acting strange last week. Have you ever had any issues with yours?"

"I'm trying to figure out the best way to manage passwords. What system works for you?"



Account Security

- Mentions of password problems or forgotten access to accounts
- Unexplained password resets or account recovery emails
- Multiple failed login notifications from financial or email accounts
- Friends reporting receiving strange messages from their accounts
- Unexpected changes to online account settings



Device Issues

- New, unexplained software or toolbars appearing on devices
- Increasing number of pop-ups or browser redirects
- Computer running significantly slower than usual
- Unexplained charges for technical support services
- Mention of remote access given to "technical support" people



Email Management

- Significant increase in spam or phishing emails in inbox
- Opening suspicious attachments or clicking unknown links
- Responding to emails requesting personal information
- Mentioning emails about prizes, winnings, or inheritance
- Email inbox overwhelming and largely unmanaged



Online Activities

- New online relationships with people they haven't met in person
- Sending money or gifts to online-only contacts
- Unusual or excessive online purchases
- Sharing inappropriate amounts of personal information online
- Receiving packages for items they don't recall ordering

Communication Concerns

Conversation Starters

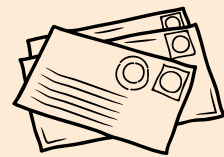
"I've been getting so many spam calls lately. Have you noticed an increase too?"

"I saw a news story about mail scams targeting our area. Has any unusual mail come your way?"



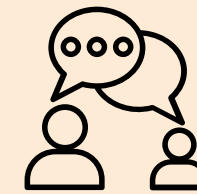
Phone Habits

- Increasing calls from unknown numbers
- Expressed anxiety about missing phone calls
- Extended conversations with telemarketers or unknown callers
- Providing personal information over the phone to unverified callers
- Mentions of being on "special customer" or "winner" lists



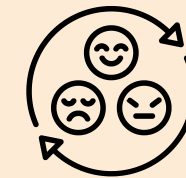
Mail Handling

- Excessive mail from charities, especially unfamiliar ones
- Increasing sweepstakes or contest entries
- Checks written to unfamiliar organizations
- Unusual purchases of money orders or cashier's checks
- Secretive behavior regarding certain mail



In-Person Interactions

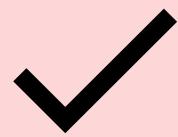
- New "friends" or advisors who seem to have unusual influence
- Unexpected visits from service providers not personally arranged
- Signing documents without clear understanding of their purpose
- Mentions of in-home sales presentations or services
- Isolation from previous social connections



Emotional Changes

- Unexplained anxiety about financial matters
- Expressions of embarrassment about financial situations
- Unusual defensiveness when discussing certain topics
- Uncharacteristic secrecy or social withdrawal
- Signs of fear when phone rings or mail arrives

Understanding Normal vs. Concerning Changes



Normal Aging Changes (Generally Not Concerning)

- Simplifying financial arrangements for easier management
- Taking longer to process complex information
- Becoming more selective about activities and energy expenditure
- Increasing charitable giving as part of legacy planning
- Being more cautious about new technology
- Occasionally missing a bill payment due to timing
- Gradual shifts in interests or priorities
- Streamlining possessions and accounts

Potential Security Concerns (Warrants Attention)

- Inability to explain recent financial decisions
- Uncharacteristically impulsive decisions, especially financial
- New reluctance to discuss previously open topics
- Expressing fear about unknown consequences
- Receiving unusual pressure from others
- Pattern of missing payments despite available funds
- Sudden dramatic shifts in behavior or interests
- Unexplained loss of possessions or funds

Next Steps If Patterns Emerge



Document Observations

Record specific facts about what you've observed, when you noticed it, and any relevant context.

- Focus on observable behaviors, not interpretations or judgments
- Note dates, frequency, and specific details
- Include any explanations that were provided
- Track patterns rather than isolated incidents

Start a Conversation

Approach the topic with genuine curiosity and concern rather than accusation.

- Choose a relaxed time and private setting
- Use "I" statements: "I noticed" rather than "You did"
- Ask open-ended questions about the observations
- Share relevant information about similar scams or security concerns
- Listen more than you speak

Assess the Risk

Determine whether the situation requires immediate action or ongoing monitoring.

- Consider whether actual harm has occurred or is imminent
- Evaluate the senior's awareness of the potential problem
- Assess their current capacity to address the situation
- Determine if the pattern is escalating or stable

Implement Support

Choose the least intrusive intervention that addresses the specific concern.

- For low risk: Increased awareness and education
- For moderate risk: Collaborative security measures and regular check-ins
- For high risk: More structured intervention with clear boundaries
- Always involve the senior in planning and implementation
- Focus on specific vulnerabilities rather than general capability

Additional Resources

GranGuard Support

- Use the GranGuard app to raise security awareness, reduce data exposure, receive fewer spam calls, get data breach alerts
- Use The Security Conversation article series for specific guidance on communication strategies
- Download and customize our Family Security Plan template
- Access step-by-step security implementation guides in the GranGuard resource library
- Contact the GranGuard support team for personalized assistance with complex situations



[GranGuard.org/Resources](https://www.GranGuard.org/Resources)

[**Support@GranGuard.org**](mailto:Support@GranGuard.org)

External Resources

- For financial concerns: Banking fraud departments, FTC (1-877-FTC-HELP), credit bureaus
- For digital issues: Trusted technical support, account security teams
- For potential fraud: Local police, Adult Protective Services, AARP Fraud Network (1-877-908-3360)