FOR CAREGIVERS

Protecting Someone You Love

Older adults living alone are the #1 target — not because they're foolish, but because criminals study people in exactly that situation. Here's how to get ahead of it.

WATCH FOR THESE SIGNS

- They mention being lonely a lot — “nobody calls, nobody visits.” Hear it as an alarm.
- New people in their life you've never met — a “friend,” a helper, an online sweetheart.
- They start talking about money — a windfall, a prize, a “can't-miss” investment.
- They get cagey or defensive about who's calling or what they're spending.

BUILD THE DEFENSES (BEFORE IT HAPPENS)

- Get ON their accounts — not just the password. Frame it as protection, not distrust.
- Set up transaction alerts to your phone, a daily transfer limit, and a credit freeze.
- Agree on a family code word for any “grandkid in trouble” call. No code word, no money.
- Talk about scams casually and often — and tell them you respect them, out loud.

IF IT'S ALREADY HAPPENING

- Don't get angry or confront them — it pushes them toward the scammers. Play along instead.
- Get the phone, screenshot everything, and write down every call in one running log.
- Go to the bank in person, together, and get the outbound money locked down.
- File with USPIS, the FTC (reportfraud.ftc.gov), and the FBI (ic3.gov).

The full step-by-step playbooks are free at scamtruth.com/playbooks

Every defense here is also a reason to show up. The protection and the love are the same act.