Monthly Money Check

Watching for problems without taking over

Do this with your parent, once a month. **Month:** _____ **Done together with:** _____

Bills and mail

- ☐ All bills paid this month, including utilities, insurance, property tax and medical
- ☐ No past-due or shutoff notices
- ☐ No unopened piles of mail
- ☐ Nothing new we don't recognize, such as subscriptions, magazines or "prizes"

Accounts

Account	Balance last month	Balance now	Anything unusual?

- ☐ No large or unexplained withdrawals, transfers or checks
- ☐ No new names on any account
- ☐ Credit card charges all recognized
- ☐ No gift card, wire, cryptocurrency or cash-courier payments
- ☐ Medicare statements checked against my parent's calendar

People and calls

- ☐ Any calls, emails or texts asking for money or account information? What happened: _____
- ☐ Any new "friend," helper or online contact asking about money?
- ☐ Any pressure to change a will, deed or account?

Protections in place

- ☐ Trusted contact named at the bank and brokerage (where offered)
- ☐ Account alerts set up (who gets them: _____)
- ☐ Credit frozen at all three bureaus (if we chose to)
- ☐ Power of attorney on file with the bank (Chapter 7)

If something's wrong, call:

- Bank fraud line: _____
- Elder Fraud Hotline: 1-833-372-8311 (Mon.–Fri., 10 a.m.–6 p.m. ET)
- Report a scam: ReportFraud.ftc.gov · ic3.gov
- Medicare billing questions or fraud: 1-800-MEDICARE (1-800-633-4227) · Senior Medicare Patrol: 1-877-808-2468
- Adult Protective Services, or the Eldercare Locator: 1-800-677-1116
- Emergency: 911

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