

Caregiver Checklist for Aging Parents



Quiet safeguards that catch scams early while your parent stays in charge. Work through it together, with their permission.

Money

- ☐ Talk first: “Can we set up a few alerts together so we catch anything odd early?”
- ☐ Bank and card alerts on for withdrawals, transfers, new payees, large purchases, and contact changes.
- ☐ Alerts copied to a family member's phone or email, if your parent agrees.
- ☐ A **trusted contact person** named at each bank, credit union, and brokerage.
- ☐ Free credit freeze at Equifax, Experian, and TransUnion.
- ☐ Regular bills on automatic payment; unused cards and accounts closed.
- ☐ Talk to an elder law attorney before adding a joint owner or a power of attorney.

Accounts and phone

- ☐ Recovery phone number and email on their email and Apple or Google account are current.
- ☐ You are added as a recovery contact where the service offers it.
- ☐ Extra login codes (multi-factor authentication) turned on for email and banking.
- ☐ Automatic updates on for phone, tablet, and computer.
- ☐ A family code word agreed and practiced.

Habits

- ☐ Pause rule: any request for money waits until they call family first.
- ☐ Monthly 10-minute statement check-in on the calendar.

Our accounts at a glance

Bank or account	Alerts on	Trusted contact	Fraud phone number
	☐	☐	
	☐	☐	
	☐	☐	

If money was sent: call the bank's fraud line right away, then report at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov). National Elder Fraud Hotline: **833-FRAUD-11 (833-372-8311)**, Monday to Friday, 10 a.m. to 6 p.m. Eastern.