

# When a Loved One With Mild Cognitive Changes Is Being Scammed

Protect Judgment. Preserve Dignity.

**"Behavior is communication.** Scam vulnerability may reflect changes in risk evaluation, impulse control, and response to urgency. This is not about intelligence."

## Early Warning Signs Families Notice



- Repeated urgent calls or emails



- Sending financial information or photos



- Difficulty explaining why something was a scam



- Feeling pressured to act quickly



- Secrecy or defensiveness about finances



- Emotional attachment to unknown callers

## What NOT to Say (Shame increases secrecy)

Avoid ❌

- ❌ You should have known better.
- ❌ Stop answering the phone.
- ❌ You can't handle money anymore.

Try Instead ✅

- ✅ Scammers pressure smart people to act fast.
- ✅ Let's build a system so you stay in control.
- ✅ We can check things together before deciding.

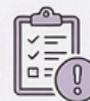
## Immediate Steps if Information Was Shared



1. Call banks and credit card companies.



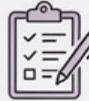
2. Replace or monitor exposed cards/accounts.



3. Set transaction alerts.



4. Watch statements for 60-90 days.



5. Document the incident (fraud report).

"Acting quickly protects safety without removing independence."

