FREE FAMILY GUIDE · FRAUD PREVENTION CAMPAIGN

The California Family Scam Response Plan

Fraud Prevention Starts with Awareness. Estate Planning Starts with Preparation.

Seven parts, 28 steps. Work through them in order, at the kitchen table, without panic and without shame. Your two goals in every step: slow the money down, and keep your loved one's trust.

1 Steady yourself first

- [ ] **Say it out loud: my loved one is the victim of a crime.**
  Targeted by professionals, not foolish. Every choice lands better from that sentence.
- [ ] **Accept what the law allows today.**
  While your loved one has capacity, family cannot freeze accounts or stop transfers. Your leverage is trust, the bank, and preparation.
- [ ] **Set your two goals: slow the money, keep the relationship.**
  If a step would cost you the relationship, it is the wrong step.

2 The first conversation

- [ ] **Open with curiosity, not the word scam.**
  Tell me about him. I want to hear how you met. Interest keeps the door open.
- [ ] **Ask to meet the person together, on video.**
  A live video call is the one thing a romance scammer can never deliver.
- [ ] **Do a reverse image search side by side.**
  Stolen photos surface under other names. Let it be their discovery, not your accusation.
- [ ] **Propose a family waiting rule: no money moves for 72 hours.**
  Scammers manufacture urgency. Delay is fatal to them, and a competent adult can choose this guardrail.
- [ ] **Watch for isolation.**
  Hiding calls, angry defenses, pulling away from family: the coaching has deepened. Stay warm and present.

3 Slow the money down

- [ ] **Call the fraud department at every bank and brokerage involved.**
  California banks and financial professionals are mandated reporters of suspected elder financial abuse. They can question, delay, and refuse transactions family never can.
- [ ] **If a wire just went out, ask about a recall today.**
  Recovery windows are measured in hours and days. Get the fraud claim number.
- [ ] **File a trusted contact form at each institution.**
  The institution may call the person named when something looks wrong. No authority, no access, just a phone call. Free, and almost nobody has one.

- [ ] **Suggest a credit freeze at Equifax, Experian, and TransUnion.**
  Free, reversible, and controlled by your loved one.
- [ ] **Turn on transaction alerts, sent to two phones.**
  The next request for money is visible the day it happens.

4 Report it, everywhere it counts

- [ ] **Report to Adult Protective Services.**
  Confidential, 24 hours a day in Los Angeles County at (877) 477-3646. It does not remove anyone's independence.
- [ ] **File the federal reports the same week.**
  FBI at ic3.gov and FTC at reportfraud.ftc.gov. Fifteen minutes each. The IC3 report ties to recovery attempts.
- [ ] **Make the local police report.**
  You are creating a report number that unlocks bank claims and court filings later.
- [ ] **Tell your loved one who else is affected.**
  Many victims act to protect others when they will not act for themselves.

5 Preserve the record

- [ ] **Screenshot everything before it disappears.**
  Profile, photos, messages, payment requests, with dates visible.
- [ ] **Build a simple money log.**
  Date, amount, method, destination, reference numbers. The spine of every claim that follows.
- [ ] **Do not confront or threaten the scammer.**
  It burns evidence. Everything you want to say to them, say to the FBI instead.
- [ ] **Beware the second wave: recovery scams.**
  Anyone who asks for money to recover money is the same crime in a new mask.

6 Know the legal tools, and their limits

- [ ] **Find out today whether a durable power of attorney or trust exists.**
  Those documents decide who can act if capacity slips. The named agent should read them now.
- [ ] **If capacity is failing, act on the documents that exist.**
  An agent can stop the bleeding without court. A successor trustee can take over trust assets, often on physician certification.
- [ ] **If nothing was signed, ask about conservatorship, last.**
  California offers an emergency path when money is actively disappearing. It works, and it should still be the last resort.
- [ ] **If the influence came from close to home, stronger remedies exist.**
  California elder financial abuse law reaches anyone who takes an elder's property by fraud or undue influence, with real civil remedies.

7 Protect the future, starting this month

- [ ] **Put the five safeguards in place, for your loved one and for yourself.**
  Durable power of attorney, trust with incapacity terms, trusted contacts, regular reviews, fiduciaries named while everyone is well.

- [ ] **Put a review date on the calendar, every two to three years.**
  A standing review turns an awkward conversation into a routine one.

- [ ] **Talk to us before the next chapter writes itself.**
  A free consultation answers the first question: what can we do, and what should we do first. (818) 788-7881.

The reporting card

KEEP THIS BY THE PHONE

Who	When	Contact
Adult Protective Services, LA County	Suspected abuse or exploitation of an adult 60 or older. Confidential, 24 hours.	(877) 477-3646
FBI Internet Crime Complaint Center	Every online scam, any amount.	ic3.gov
Federal Trade Commission	Builds the national record and a recovery plan.	reportfraud.ftc.gov
National Elder Fraud Hotline, US DOJ	Case managers, weekdays 10 AM to 6 PM Eastern.	(833) 372-8311
MVP Law Group, APC	What the law lets your family do, and what to do first.	(818) 788-7881

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