Retirement In Order

FREE PRINTABLE

The Solo Security Quick Reference Cards

The cards from the book, ready to cut out — plus every source behind it, with the web address for each one.

RETIREMENTINORDER.COM/SAFE-CARDS

What's inside

Eight cards, each with its own back, then the full source list. Keep each card where you'll need it.

5 **The Phone Card**
1. Hang up. "I'm going to hang up and call the...

7 **The Door Card**
1. Don't open the door. Talk through it. A gas...

9 **The Night Card**
1. Is it the smoke alarm? Get out now. Feel the...

11 **The First-Hour Cards: What happened?**
1. Stop. Send nothing more. Don't call any number...

13 **First-Hour Card 1**
1. Call whoever moved it, before anyone else, on a...

17 **First-Hour Card 2**
1. Change that password from a phone or computer...

19 **First-Hour Card 3**
1. Shut the computer down or restart it, before...

21 **First-Hour Card 4**
1. Find it.

25 **Sources & Notes, with every address**
Every source, with a clickable address.

HOW TO PRINT

Print **two-sided, flipped on the long edge**, then cut on the dashed lines. **4 pages are blank on purpose** — pages 4, 16, 18, 20. **Leave them in:** they keep each card's back behind its own front. Page 25 on is the source list, for reading on screen.

Solo Security

The Quick Reference cards, from the book by M. E. Hart.

Print on both sides of the paper, so each card's back lands behind its front. Cut along the dashed lines, and keep each card where you'll need it: by the phone, by the front door, by the bed.

Copyright © 2026 M. E. Hart. Free to print and copy for your own personal, noncommercial use.
RetirementInOrder.com

The Phone Card

If anyone on the phone asks for any of these: hang up.

- Move your money to keep it safe.
- Pay with a gift card, a Bitcoin machine, or a wire.
- Someone will come pick it up.
- Read me the code we just sent you.
- Let me onto your computer.
- Don't tell your bank.
- Pay a fee, and the money is yours.

1. **Hang up.** *"I'm going to hang up and call the number on my card."*
2. **Call back on a number you found yourself:** your card, a bill, a website you typed in, or the back of this card. Never one they gave you, or one from a search.
3. **Pressure and secrecy mean stop.** Tell your one person before money moves. Nothing gets signed, paid, sent, read aloud, or let in until you've called back, told your person, or slept on it.

Copy it, or print it free at RetirementInOrder.com/safe-cards.

The Phone Card

Back

My one person: _____

Debit card: _____

Credit card: _____

Credit card: _____

Office: _____

Electric: _____

Gas: _____

Water: _____

Police non-emergency: _____

Fire non-emergency: _____

Home insurance claims: _____

Fraud Watch Network helpline, weekdays 8 to 8 eastern: 877-908-3360

Eldercare Locator: 1-800-677-1116

National Domestic Violence Hotline: 1-800-799-7233, or text START to 88788

Copy it, or print it free at RetirementInOrder.com/safe-cards.

The Door Card

The door stays shut while you find out.

1. **Don't open the door.** Talk through it. A gas warning is the one exception: see the back.
2. **Did you expect them?** That's a reason to talk, not proof: check their name and company before you open. Not expecting them? Go to 3.
3. **Are they asking for money, a pickup, or to come in?** Money includes a signature, a check, a card number, or a look at your bill or account number. Yes: "*Not today. Leave your card, and I'll call your office.*" Then call on a number you look up yourself. No: talk through the door, and that's all.
4. **Will they leave?** If not, call the police: 911 if they threaten you, try a door or window, or go around the house, and otherwise the non-emergency line.

Copy it, or print it free at RetirementInOrder.com/safe-cards. More: Chapter 5.

The Door Card

Back: Gas, and a courier

Gas: a smell, hissing or whistling, or anyone warning of a leak or telling you to get out

1. **Leave the house now,** whether or not you smell anything.
2. **Don't turn lights or appliances on or off, use your phone, or start the car** on the way out.
3. **Call the gas company or 911** once you're away from the house.

A courier sent to collect cash, gold, or a box

1. **Don't open the door** or hand anything through it. "*There's nothing here for you to pick up. I'm calling the police.*"
2. **Call 911** if they threaten you, try to get in, or it becomes an emergency.
3. **If they leave,** call the police non-emergency line, then report the scam at ic3.gov.
4. **Was the call about your bank?** Call your bank next, on the number on your card.

Copy it, or print it free at RetirementInOrder.com/safe-cards.

The Night Card

Something wakes you. Don't go look. Leave for an alarm; lock for a noise.

1. **Is it the smoke alarm?** Get out now. Feel the door first; if it's hot, use your other way out. Close doors behind you. Call 911 from outside. Don't go back in.
   - *Can't get out?* Stay in the room, door closed, cracks covered. Call 911, say where you are, and signal at the window.
   - *In an apartment building?* Follow the building's plan and its announcements.
2. **Is it the carbon-monoxide alarm?** Get outside now, not just to an open window. Call 911 once you're out. Stay out until the responders say it's safe.
   - *Can't get out?* Call 911 now. Say your address, that you can't get out and where you are, and do what the dispatcher tells you.

Copy it, or print it free at RetirementInOrder.com/safe-cards.

The Night Card

Back: A noise, or not sure

3. **Is it a noise inside, or someone trying to get in?** Lock your door. Call 911, address first. Leave only by a way out that doesn't go toward the noise; otherwise stay behind the locked door until the police say they're there.

- **A single chirp every 30 to 60 seconds:** a maintenance warning, not a smoke or carbon-monoxide alarm. It may be a low battery, an alarm past its life or a fault; the alarm's own instructions tell you which. Deal with it when you can see and stand steady.
- **A smell of gas:** out first, no switches, no phone until you're away from the house.
- **Not sure?** Call 911 and let the dispatcher decide.

Copy it, or print it free at RetirementInOrder.com/safe-cards. More: Chapter 15.

The First-Hour Cards: What happened?

1. **Stop. Send nothing more. Don't call any number they gave you.** Call only numbers you found yourself: your card, your statement, a website you typed in.
2. **Find your situation.** The first step is different in each.
   - Money left your hands: **Card 1.**
   - You gave a code, a password, or account details: **Card 2.**
   - Someone was on your computer or phone: **Card 3.**
   - Your phone is lost or stolen: **Card 4.**
3. **More than one?** If someone may still be on your computer, shut it down first. Then call about the money. Then come back to the computer.
4. **Tell your one person today.** No one to tell? If you're 60 or older, the hotline on the back gives you a case manager.

Copy it, or print it free at RetirementInOrder.com/safe-cards. More: Chapter 17.

The First-Hour Cards

Back: Where to report, in order

1. **Call the company that moved the money,** if you haven't. It's the only one on a clock.
2. **Report it at ReportFraud.ftc.gov**, and if the money moved by a transfer or anything online, **at ic3.gov,** whatever the amount.
3. **Call the National Elder Fraud Hotline, 833-372-8311,** if you're 60 or older: weekdays, 10 to 6 eastern. Friday night? Do step 2 yourself and call on Monday.
4. **Call your police non-emergency line** to file a report and get its number.

Someone offers to get the money back? If they want a fee, or your Social Security or account numbers, it's a second scam. "*I don't pay anyone to get money back, and I don't give out my numbers. If you're with an agency, I'll call it myself.*" Hang up.

Copy it, or print it free at RetirementInOrder.com/safe-cards.

First-Hour Card 1

Money left your hands.

1. **Call whoever moved it, before anyone else,** on a number you found yourself. *"I've been scammed, and I need to stop a payment."*
2. **Find how you paid**:
   - **A credit or debit card:** the card company, or your bank for a debit card, on the back of the card. Ask them to reverse the charge.
   - **A transfer out of your bank account,** by wire, the bank's app or website, or a payment service inside it: your bank or credit union, at once. Ask it to reverse the payment, and for a wire or a transfer, ask for a recall.
   - **A payment app:** the company that runs it, immediately. Ask it to reverse the payment.

Copy it, or print it free at RetirementInOrder.com/safe-cards.

First-Hour Card 1

Back: Other ways you paid

- **A wire company,** from a store counter or its website: the company, immediately. Say a scammer tricked you into sending it.
- **Gift cards:** the company that issued the card, on the back of the card. Keep the card and the receipt.
- **A Bitcoin machine or a cryptocurrency exchange:** the machine's operator or the exchange, immediately.
- **A check:** your bank, right away, to stop payment, and put it in writing. It works only before the check is processed.
- **Cash you mailed:** the Postal Inspection Service, 1-877-876-2455, right away. Package Intercept is the Postal Service's own paid service; for a fee it may redirect a domestic package that isn't delivered yet, but it isn't guaranteed.
- **Cash or gold handed to a courier:** the police non-emergency line, and ic3.gov.

Copy it, or print it free at RetirementInOrder.com/safe-cards.

First-Hour Card 1

Continued: After the first call

3. **A transfer you didn't make or allow?** Tell the bank you're reporting an unauthorized transfer. If it asks you to confirm in writing, do it within ten business days.
4. **On every call, write down** the time, the name of the person you spoke with, what they said they'd do, and any claim number.
5. **Then report it,** in the order on the What Happened card.

Copy it, or print it free at RetirementInOrder.com/safe-cards. More: Chapter 17.

First-Hour Card 2

You gave a code, a password, or account details.

1. **Change that password from a phone or computer you trust,** your email first if it was involved. Make it new and strong, and turn on two-step sign-in. Used it anywhere else? Change it there too.
2. **Check that your recovery phone number and email are still yours.**
3. **Gave a card number, a bank login, or an account number?** Call the bank or card company on the number on your card, and say what you gave.
4. **Gave your Social Security number?** Report it at IdentityTheft.gov for a recovery plan.

Copy it, or print it free at RetirementInOrder.com/safe-cards. More: Chapter 13.

First-Hour Card 3

Someone was on your computer or phone.

1. **Shut the computer down or restart it,** before anything else. That should cut them off, but it doesn't remove what they installed — scan it, and use another device for the calls.
2. **Call about any money that moved** (Card 1), and call the bank or card company if they could have seen your accounts or card details.
3. **Scan it.** Update your security software, run a scan, and delete anything it flags. Ask someone you trust to help if you need to.
4. **Change your passwords, email and bank first, and turn on two-step sign-in**, from a device they weren't on, until this one is scanned.

An app a caller had you put on your phone: the same steps.

Copy it, or print it free at RetirementInOrder.com/safe-cards. More: Chapter 17.

First-Hour Card 4

Your phone is lost or stolen. *Do this from a computer or a borrowed phone.*

1. **Find it.**
   - **iPhone:** go to icloud.com/find and sign in with your Apple Account. Asked for a code? Choose Find Devices. You can make it play a sound. It works only if Find My was on before the phone went missing.
   - **Android:** go to android.com/find and sign in with your Google Account. If it wants a code sent to the missing phone, and you set up Remote Lock beforehand, lock it at android.com/lock instead. It needs the phone's line still active. No Remote Lock? You'll need a way back in you set up ahead of time.
   - **Somewhere you don't recognize, or someone has it?** Don't go after it or confront anyone. Give the location to the police.

Copy it, or print it free at RetirementInOrder.com/safe-cards.

First-Hour Card 4

Back: Lock it, then decide

2. **Lock it, whatever you think happened.** On an iPhone, mark it as lost. On Android, "Mark as lost" locks it.
3. **Work out which of these you're in, and do only what it calls for.**
   - **Probably misplaced:** the map shows it somewhere you've been, or it's off and you know where you left it. Leave it locked, get it or wait, and stop here.
   - **Probably stolen or gone for good, but locked:** nobody has seen your passcode, and nothing in your accounts looks different. Steps 4 to 6 today; in step 4, only look.
   - **Stolen, and someone may be able to get in:** someone may have seen your passcode, it was taken unlocked, or you're getting sign-in alerts or changes you didn't make. Steps 4 to 6 now; change passwords in step 4; call your bank if its app is on the phone.

Copy it, or print it free at RetirementInOrder.com/safe-cards.

First-Hour Card 4

Continued: Stolen, or gone for good

4. **Check your accounts from a computer you trust:** your email first, then your Apple Account or Google Account. Look for changes you didn't make, like a new recovery phone number. Found one, or someone may know your passcode? Change those passwords there, email first. Every sign-in wants a code sent to the missing phone? Use a way back in you set up ahead of time; without one, the company's own recovery can take days.
5. **Call your phone company from another phone,** once it's locked and you've noted where the map shows it. "*My phone is lost (or: was stolen). Please suspend the line so no calls or texts go to it, and if it was stolen, block the phone too. How do I get my number onto a replacement, and how long do I have?*"

Copy it, or print it free at RetirementInOrder.com/safe-cards.

First-Hour Card 4

Back: After the calls

6. **Report a theft to the police,** with the map location if you have one. For an iPhone, the serial number is on the original box.

A message saying your phone has been found: ignore it. Apple says it will never send one. It's a thief trying for your password.

Erase it, or wait? Erasing can't be undone.

- **A real chance of getting it back:** leave it locked and keep looking.
- **Stolen, and you don't expect it back:** erase it.
- **After you erase it,** keep it on your account, so it still asks for your password before anyone can set it up.

Copy it, or print it free at RetirementInOrder.com/safe-cards. More: Chapter 13.

The sources, with every address

Every source behind *Solo Security*, by M. E. Hart.

The printed book gives each source its organization, the title of the page and the date, which is what a search needs. This list adds the web address, so you can open it instead.

Copyright © 2026 M. E. Hart. Free to print and copy for your own personal, noncommercial use.
RetirementInOrder.com

Sources & Notes

The facts, figures, program rules and quoted guidance in this book come from the sources below. Notes are numbered by chapter, in the order they first appear. Agency guidance, phone numbers, web addresses and device settings change, so confirm anything you plan to act on with the current source. Where a web address has moved, search for the organization's name and the title of the page.

Chapter 1: The Five Rules That Protect You When You Live Alone

1. FTC, *How To Avoid a Scam* (July 2023) — https://consumer.ftc.gov/articles/how-avoid-scam
2. FTC, *How To Recognize and Avoid Phishing Scams* (Sept. 2022) — https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams
3. CFPB, *Recommendations and report for financial institutions on preventing and responding to elder financial exploitation* (March 2016), pp. 2 and 51 — read from the copy hosted by the Administration for Community Living: https://pfs2.acl.gov/strapib/assets/201603_Consumer_Fncl_recommendations_and_report_for_financial_institutions_on_preventing_and_responding_to_083ad0124b.pdf
4. CFPB, A *financial planner offered to help with my bill paying and banking…* (last reviewed Apr. 15, 2024) — https://www.consumerfinance.gov/ask-cfpb/a-financial-planner-offered-to-help-with-my-bill-paying-and-banking-but-said-the-only-way-she-or-he-could-help-is-if-i-opened-a-joint-account-with-both-of-our-names-on-it-is-this-true-en-1147/
5. CFPB, *What happens if I have a joint bank account with someone who died?* (last reviewed Aug. 28, 2026) — https://www.consumerfinance.gov/ask-cfpb/what-happens-if-i-

have-a-joint-bank-account-with-someone-who-died-en-1101/

6. Scheibe S., Notthoff N., Menkin J., Ross L., Shadel D., Deevy M., Carstensen L. L., "Forewarning reduces fraud susceptibility in vulnerable consumers," *Basic and Applied Social Psychology* 36(3), 2014, 272–279 — https://pmc.ncbi.nlm.nih.gov/articles/PMC4199235
7. FINRA Investor Education Foundation, *Do older adults' "routine activities" increase fraud risk?* (Insights: Financial Capability, Feb. 2025; DeLiema, Gao, Brannock, Langton, Valdes) — https://finrafoundation.org/sites/finrafoundation/files/2025-02/research-brief-older-adults-fraud-risk.pdf
8. CDC, *Facts About Older Adult Falls* (reviewed Sept. 8, 2026) — https://www.cdc.gov/falls/data-research/facts-stats/index.html
9. Bureau of Justice Statistics, *Victimization During Household Burglary* (Catalano, Sept. 2010, NCJ 227379) — https://bjs.ojp.gov/content/pub/ascii/vdhb.txt
10. Wake County (N.C.) Sheriff's Office, *Senior Well Check Program* (© 2026; no page date) — https://www.wake.gov/departments-government/sheriffs-office-willie-rowe-sheriff/well-check-program
11. Columbia County (N.Y.) Sheriff's Office with the county Office for the Aging, *My Daily Call* (no page date) — https://www.columbiacountysheriff.us/my-daily-call.html
12. Apple Support, *Use Fall Detection with Apple Watch* ("Published Date: May 06, 2026") — https://support.apple.com/en-us/108896
13. Google Pixel Watch Help, *Get help in an emergency with Google Pixel Watch safety features* (no page date) — https://support.google.com/googlepixelwatch/answer/12663810?hl=en

14. Snug Products LLC, *Snug: Daily Safety Check-In* (Apple App Store listing; no date) — https://apps.apple.com/us/app/snug-safety/id1122758716

15. Consumer Reports, *How to Choose a Medical Alert System* ("Updated October 19, 2020") — https://www.consumerreports.org/health/medical-alert-systems/how-to-choose-a-medical-alert-system-a1228040748/

16. AARP, *Report Fraud to the AARP Fraud Watch Network Helpline* — https://www.aarp.org/money/scams-fraud/helpline/

17. U.S. Department of Justice, Office for Victims of Crime, *National Elder Fraud Hotline* (no page date) — https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope · agreeing: DOJ Elder Justice Initiative, *Find Help or Report Abuse* ("1-833-FRAUD-11 (833-372-8311) 10 a.m. - 6 p.m. Eastern Time Monday - Friday") — https://www.justice.gov/elderjustice/find-help-or-report-abuse

18. U.S. Administration for Community Living, *Eldercare Locator* home page (no page date) — https://eldercare.acl.gov/home

Chapter 2: Gift Cards, Gold, a Courier at the Door

1. FTC, *Avoiding and Reporting Gift Card Scams* — https://consumer.ftc.gov/articles/avoiding-and-reporting-gift-card-scams

2. FTC, *Protecting Older Consumers* 2025–2026, report to Congress, Oct. 19, 2026, §IV (report pp. 25–26) — https://www.ftc.gov/system/files/ftc_gov/pdf/2026-older-adults-report-10192026.pdf

3. FTC consumer alert, *Got a call about fraud activity on your bank account? It could be a scammer*, June 2024 — https://consumer.ftc.gov/consumer-alerts/2024/06/got-call-about-fraud-activity-your-bank-account-it-could-be-scammer

4. FTC, *What To Do if You Were Scammed* (updated June 2026) — https://consumer.ftc.gov/articles/what-do-if-you-were-scammed

5. FTC consumer alert, *Sure ways to spot a scammer*, Mar. 2024 — https://consumer.ftc.gov/consumer-alerts/2024/03/sure-ways-spot-scammer
6. FTC, *Shopping for a Mortgage FAQs* — https://consumer.ftc.gov/articles/shopping-mortgage-faqs
7. FBI IC3 PSA240129, Jan. 2024 — https://www.ic3.gov/PSA/2024/PSA240129
8. FTC consumer alert, *Selling stuff online? Here's how to avoid a scam*, July 27, 2022 — https://consumer.ftc.gov/consumer-alerts/2022/07/selling-stuff-online-heres-how-avoid-scam
9. Regions, *What is a one-time code and why am I receiving it?* — https://www.regions.com/help/online-banking-help/login-and-security/one-time-codes/what-is-a-one-time-code-and-why-am-i-receiving-it · Provident Credit Union, *Enhanced Security with One-Time Passcodes* — https://providentcu.org/blog/security/enhanced-security-with-one-time-passcodes
10. FTC, *How To Spot, Avoid, and Report Tech Support Scams* — https://consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams
11. FTC consumer alert, *Don't pay for a prize? Scam*, June 2025 — https://www.consumer.ftc.gov/consumer-alerts/2025/06/dont-pay-prize-scam
12. FTC consumer alert, Aug. 3, 2026 — https://consumer.ftc.gov/consumer-alerts/2026/08/have-you-lost-money-scam-watch-scammers-who-say-they-can-help
13. FBI IC3 PSA230314, *The FBI Warns of a Spike in Cryptocurrency Investment Schemes*, Mar. 14, 2023 — https://www.ic3.gov/PSA/2023/PSA230314
14. FTC, *How To Spot, Avoid, and Report Fake Check Scams* — https://consumer.ftc.gov/articles/how-spot-avoid-and-report-fake-check-scams
15. SSA and SSA OIG, *Protect Yourself from Scams* — https://www.ssa.gov/scam/

16. Medicare.gov, *Reporting Medicare fraud & abuse* — https://www.medicare.gov/basics/reporting-medicare-fraud-and-abuse

Chapter 3: Your Bank Calls About Fraud

1. FTC consumer alert, *How to handle unexpected calls that claim your money is at risk* (Jan. 2026) — https://consumer.ftc.gov/consumer-alerts/2026/01/how-handle-unexpected-calls-claim-your-money-risk
2. FCC, *Caller ID Spoofing* (last updated Nov. 13, 2024) — https://www.fcc.gov/consumers/guides/spoofing
3. FTC consumer alert, *Got a call about fraud activity on your bank account? It could be a scammer*, June 2024 — https://consumer.ftc.gov/consumer-alerts/2024/06/got-call-about-fraud-activity-your-bank-account-it-could-be-scammer
4. Administrative Office of the U.S. Courts, *Juror Scams* — https://www.uscourts.gov/court-programs/jury-service/juror-scams
5. FTC, *Scammers Use Fake Emergencies To Steal Your Money* (Sept. 2023) — https://consumer.ftc.gov/articles/scammers-use-fake-emergencies-steal-your-money
6. FTC consumer alert, *How are scammers trying to reach you?* (May 2026) — https://consumer.ftc.gov/consumer-alerts/2026/05/how-are-scammers-trying-reach-you
7. FTC Data Spotlight, *Top text scams of 2024* (Apr. 2025) — https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2025/04/top-text-scams-2024
8. FTC consumer alert, *Got a text about unpaid tolls? It's probably a scam* (Jan. 2025) — https://consumer.ftc.gov/consumer-alerts/2025/01/got-text-about-unpaid-tolls-its-probably-scam
9. U.S. Postal Inspection Service, *Smishing: Package Tracking Text Scams* (last updated May 19, 2025) — https://

www.uspis.gov/news/scam-article/smishing-package-tracking-text-scams

10. FTC, *How To Recognize and Avoid Phishing Scams* (Sept. 2022) — https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams
11. Microsoft Support, *Protect yourself from online scams and attacks* — https://support.microsoft.com/en-us/windows/protect-yourself-from-tech-support-scams-2ebf91bd-f94c-2a8a-e541-f5c800d18435
12. FTC, *How To Spot, Avoid, and Report Tech Support Scams* — https://consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams
13. Apple, *Recognize and avoid social engineering schemes including phishing messages, phony support calls, and other scams* — https://support.apple.com/en-us/102568
14. FTC consumer alert, *Online search results: The good, the bad, and the scammy* (Apr. 2025) — https://consumer.ftc.gov/consumer-alerts/2025/04/online-search-results-good-bad-scammy
15. FBI IC3, *Criminals Use Generative Artificial Intelligence to Facilitate Financial Fraud*, PSA I-120324-PSA (Dec. 3, 2024) — https://www.ic3.gov/PSA/2024/PSA241203
16. Apple, *Manage unknown callers on iPhone* — https://support.apple.com/en-us/111106 · Apple, *iPhone User Guide: Screen and block calls on iPhone* — https://support.apple.com/guide/iphone/screen-and-block-calls-iphe4b3f7823/ios
17. Google, Phone app Help, *Use caller ID & spam protection* — https://support.google.com/phoneapp/answer/3459196
18. Samsung US, *Block spam calls with Smart Call on your Galaxy phone* (no page date) — https://www.samsung.com/us/support/answer/ANS10003438/

Chapter 4: The Match Who Can Never Video Chat

1. FTC press release, *New FTC Data Show People Have Lost Billions to Social Media Scams* (Apr. 2026) — https://www.ftc.gov/news-events/news/press-releases/2026/04/new-ftc-data-show-people-have-lost-billions-social-media-scams
2. SEC / CFTC / FINRA / NASAA, *Relationship Investment Scams – Investor Alert* (Sept. 10, 2024) — https://www.investor.gov/introduction-investing/general-resources/news-alerts/alerts-bulletins/investor-alerts/relationship-investment-scams-investor-alert
3. FBI IC3 PSA230314, *The FBI Warns of a Spike in Cryptocurrency Investment Schemes*, Mar. 14, 2023 — https://www.ic3.gov/PSA/2023/PSA230314
4. FTC, *What To Know About Romance Scams* (Aug. 2022) — https://consumer.ftc.gov/articles/what-know-about-romance-scams
5. CFTC, *Romance Frauds* (no page date; cites the FBI's 2024 figures) — https://www.cftc.gov/LearnAndProtect/romancefrauds
6. FBI Internet Crime Complaint Center, *2025 IC3 Annual Report* — https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf (PDF pp. 11, 20, 44–46, 59)
7. SEC, Investor.gov, *Relationship Investment Scams – Protect Yourself* (no page date) — https://www.investor.gov/protect-your-investments/fraud/types-fraud/relationship-investment-scam
8. CFTC, *Fraud in Three Acts: Relationship Cons, Fraud-Recovery Scams, Money Laundering* (no page date) — https://www.cftc.gov/LearnAndProtect/AdvisoriesAndArticles/Fraudin3Acts.html
9. FBI IC3, *Criminals Use Generative Artificial Intelligence to Facilitate Financial Fraud*, PSA I-120324-PSA (Dec. 3, 2024) — https://www.ic3.gov/PSA/2024/PSA241203

10. CFTC, *Customer Advisory: Beware Offers to Receive and Forward Money* (no page date; cites 2022 losses and the 2023 Money Mule Initiative) — https://www.cftc.gov/LearnAndProtect/AdvisoriesAndArticles/CustomerAdvisory_MoneyMuleFraud.html
11. Tinder (Match Group), *Safety tips* (no page date) — https://policies.tinder.com/community-resources/safety-tips/intl/en/
12. FTC, *What To Know About Cryptocurrency and Scams* (May 2022) — https://consumer.ftc.gov/articles/what-know-about-cryptocurrency-scams (the older URL ending *-and-scams* redirects here)
13. CFTC, *Customer Advisory: Six Warning Signs of Online Financial Romance Frauds* (no page date; cites 2023 losses) — https://www.cftc.gov/LearnAndProtect/AdvisoriesAndArticles/RomanceScam.html
14. Google Search Help, *Search with an image on Google* (no page date), computer, Android and iPhone versions — https://support.google.com/websearch/answer/1325808
15. SEC, Investor.gov, *Check Out Your Investment Professional* (no page date) — https://www.investor.gov/introduction-investing/getting-started/working-investment-professional/check-out-your-investment-professional
16. CFTC, *Be Smart: Check Registration & Backgrounds Before You Trade* — https://www.cftc.gov/check
17. Bumble, *Safety* (no page date) — https://bumble.com/en-us/the-buzz/safety
18. FINRA Investor Education Foundation, *Do older adults' "routine activities" increase fraud risk?* (Insights: Financial Capability, Feb. 2025; DeLiema, Gao, Brannock, Langton, Valdes) — https://finrafoundation.org/sites/finrafoundation/files/2025-02/research-brief-older-adults-fraud-risk.pdf

Chapter 5: The Utility Worker You Didn't Call

1. Volusia County (Fla.) Sheriff's Office, *Don't Be Fooled By A Phony Utility Worker* (Mar. 7, 2016) — https://volusiasheriff.gov/news/dont-be-fooled-by-a-phony-utility-worker.stml · and *UPDATED: Reports Of Fake Utility Workers Tricking Senior Citizens, Stealing From Their Homes* (Apr. 15, 2018) — https://volusiasheriff.gov/news/volusia-county-sheriff/2019482-updated-reports-of-fake-utility-workers-tricking-senior-citizens-stealing-from-their-homes.stml
2. Cook County (Ill.) Sheriff's Office, *Sheriff Dart Warns Public of Ruse Burglaries* (press release, Aug. 10, 2022) — https://www.cookcountysheriff.org/sheriff-dart-warns-public-of-ruse-burglaries/ · and *Sheriff's Police Investigating Ruse Burglary* (Dec. 10, 2016) — https://www.cookcountysheriff.org/sheriffs-police-investigating-ruse-burglary/
3. City of Grapevine, Tex., *Solicitors Permits* (no page date) — https://grapevinetexas.gov/562/Solicitors-Permits
4. City of Menlo Park, Calif., *Know before you open: solicitation in Menlo Park* (Aug. 4, 2025) — https://www.menlopark.gov/News-articles/Public-safety/20250804Know-before-you-open-solicitation-in-Menlo-Park
5. Medicare.gov, *Marketing rules for Medicare health & drug plans* (no page date) — https://www.medicare.gov/health-drug-plans/health-plans/your-coverage-options/plan-marketing-rules
6. FTC, *Buyer's Remorse: The FTC's Cooling-Off Rule May Help* (Sept. 2025) — https://consumer.ftc.gov/articles/buyers-remorse-ftcs-cooling-rule-may-help
7. 16 CFR Part 429, *Rule Concerning Cooling-Off Period for Sales Made at Homes or at Certain Other Locations*, as amended Jan. 9, 2015 (80 FR 1332) — eCFR, https://www.ecfr.gov/current/title-16/chapter-I/subchapter-D/part-429

8. FTC, *Scammers Pretend To Be Your Utility Company* (June 2026) — https://consumer.ftc.gov/articles/scammers-pretend-be-your-utility-company
9. Southern California Gas Co., *Emergency Information* (posted June 14, 2024) — https://www.socalgas.com/safety/emergency-information · and its bill insert *Recognize a Natural Gas Leak* (Apr. 2025) — https://www.socalgas.com/sites/default/files/2025-04/16819_Safety%20FYI%20Insert_ONLINE_CL.pdf
10. U.S. Consumer Product Safety Commission, *Winter Storm May Knock Out Power; CPSC Warns of Deadly Carbon Monoxide and Fire Risks* (news release, Feb. 19, 2026) — https://www.cpsc.gov/Newsroom/News-Releases/2026/Winter-Storm-May-Knock-Out-Power-CPSC-Warns-of-Deadly-Carbon-Monoxide-and-Fire-Risks
11. U.S. Census Bureau, *Verify a Census Bureau Survey, Mailing, or Contact* (last revised Feb. 11, 2026) — https://www.census.gov/programs-surveys/surveyhelp/verify-a-survey.html
12. IRS, *How to know it's the IRS* (no page date) — https://www.irs.gov/help/how-to-know-its-the-irs
13. U.S. Marshals Service, District of Maine, *Real Officers Have Nothing to Hide: If In Doubt, Ask to Verify* (press release, Nov. 20, 2025) — https://www.usmarshals.gov/news/press-release/real-officers-have-nothing-hide-if-doubt-ask-verify
14. FBI IC3 PSA240129, Jan. 2024 — https://www.ic3.gov/PSA/2024/PSA240129

Chapter 6: A Stranger Walks Up While You're Loading the Car

1. Royal Canadian Mounted Police, *Fake jewelry, real losses; gold jewelry scams reported in West Shore parking lots* (West Shore RCMP, B.C., news release, Feb. 10, 2026) — https://rcmp.ca/en/bc/west-shore/news/2026/02/4350156 · and *Police caution public about gold and parking lot fraud schemes* (B.C.

RCMP, Mar. 3, 2026) — https://rcmp.ca/en/bc/news/2026/03/4350819

2. Howard County (Md.) Police Department, *Protect Yourself from Distraction Thefts* (Apr. 23, 2026) — https://www.howardcountymd.gov/police/protect-yourself-distraction-thefts
3. Bureau of Justice Statistics, *Criminal Victimization, 2024* (Sept. 2025, NCJ 310547) — https://bjs.ojp.gov/document/cv24.pdf
4. Apple Support, *Share your location with iPhone* (published Oct. 5, 2026) — https://support.apple.com/en-us/105104
5. Google Maps Help, *Share your real-time location with others in Google Maps* (no page date; Android and iPhone versions) — https://support.google.com/maps/answer/15437054
6. Houston Police Department, *Vehicle Safety* (no page date) — https://www.houstontx.gov/police/robbery/vehicle.htm
7. Southern Pines (N.C.) Police Department, *Safety Tips: Shopping* (PDF, no date) — https://www.southernpines.net/DocumentCenter/View/248/Shopping
8. Alexandria (Ind.) Police Department, *Personal Safety Tips* (no page date) — https://www.in.gov/cities/alexandria/departments/police-department/personal-safety-tips/
9. U.S. Secret Service, *ATM & POS Terminal Skimming* (no page date) — https://www.secretservice.gov/investigations/skimming · and its *ATM and POS Terminal Skimming* public advisory (Feb. 2025) — https://www.secretservice.gov/sites/default/files/reports/2025-02/Public-Alerts-2025-ATM-POS-Terminal-Skimming.pdf
10. FDIC Consumer News, *Beware of ATM, Debit and Credit Card "Skimming" Schemes* (Winter 2018; last updated Aug. 15, 2023) — https://www.fdic.gov/consumer-resource-center/beware-atm-debit-and-credit-card-skimming-schemes
11. Uber, *Safety Tips for Riders* (no page date; © 2026) — https://www.uber.com/us/en/ride/safety/tips/

12. Lyft Help, *How to share ride info* (no date) — https://help.lyft.com/hc/en-us/all/articles/115013081988-How-to-share-route-info · and Lyft, *How to Ride Safely* (blog, Apr. 6, 2019) — https://www.lyft.com/blog/posts/how-to-ride-safely
13. Michigan Department of Attorney General, *Attorney General Dana Nessel Urges Caution to Avoid Travel Scams During the Holidays* (press release, Dec. 6, 2024) — https://www.michigan.gov/ag/news/press-releases/2024/12/06/attorney-general-dana-nessel-urges-caution-to-avoid-travel-scams-during-the-holidays
14. Connecticut Department of Transportation, *CTDOT Urges Motorists to Stay in Their Vehicles in Highway Emergencies* (press release, Jan. 27, 2025) — https://portal.ct.gov/dot/ctdot-press-releases/2025/ctdot-urges-motorists-to-stay-in-their-vehicles-in-highway-emergencies
15. AAA (Automobile Club of Southern California), Robert Goldberg, *What to do if your car breaks down* (article dated Feb. 12, 2020; page last modified Mar. 8, 2023) — https://www.ace.aaa.com/automotive/advocacy/what-to-do-if-car-breaks-down-guide.html
16. California DMV, *California Driver's Handbook*, Section 8, *Safe Driving (Continued)* (no page date) — https://www.dmv.ca.gov/portal/handbook/california-driver-handbook/safe-driving-cont2/

Chapter 7: Someone Else Still Has the Garage Code

1. Apple, *Personal Safety User Guide for Apple devices* (PDF, 179 pp., file dated Sept. 2, 2026) — https://help.apple.com/pdf/personal-safety/en_US/personal-safety-user-guide.pdf
2. National Domestic Violence Hotline, home page (no page date) — https://www.thehotline.org/
3. Texas Property Code §92.151(10) — https://tcss.legis.texas.gov/resources/PR/htm/PR.92.htm (the Legis-

lature's statute text; statutes.capitol.texas.gov serves the same text through a script)

4. Village of Romeoville (Ill.) Police Department, Crime Prevention, *Residential Burglary Protection* (no page date) — https://romeoville.org/276/Residential-Burglary-Protection
5. Texas Property Code §92.156 and §92.151(15) (amended 2015, eff. Jan. 1, 2016) — same URL as S7-03
6. King County (Wash.) Sheriff's Office, *Be a good neighbor* (no page date) — https://www.kingcounty.gov/depts/sheriff/police-precincts/safety/home/neighbor.aspx
7. Alarm.com Knowledge Base, *Delete a system user code* (no page date) — https://answers.alarm.com/Customer/Website_and_App/User_Management/System_Users/Delete_a_system_user_code
8. Chamberlain Group, *Smart Garage Hub FAQs* (no page date; © 2026) — https://support.chamberlaingroup.com/s/article/Smart-Garage-Hub-FAQs
9. Alarm.com Knowledge Base, *Change the monitoring station verbal passcode* (no page date) — https://answers.alarm.com/Customer/Website_and_App/System_Management/System_Usage/Change_the_monitoring_station_verbal_passcode
10. Ring, *Managing Shared Users* (no page date) — https://ring.com/support/articles/clv68/Managing-Shared-Users
11. Google Nest Help, *Manage people and permissions in the Google Home app* (no page date) — https://support.google.com/googlenest/answer/9155535
12. Google Maps Help, *Share your real-time location with others in Google Maps* (no page date; Android version) — https://support.google.com/maps/answer/15437054
13. AT&T Wireless Support, *Change a Wireless Account Due to a Life Event* (updated Sept. 1, 2026) — https://www.att.com/support/article/wireless/KM1113355/

14. 47 CFR Part 64, Subpart II, §§64.6400–64.6405 (88 FR 84448, Dec. 5, 2023; under the Safe Connections Act of 2022, 47 U.S.C. 345) — https://www.ecfr.gov/current/title-47/chapter-I/subchapter-B/part-64/subpart-II · the Act as enacted, Pub. L. 117-223, §4 (Dec. 7, 2022), adding 47 U.S.C. 345, 136 Stat. 2280, 2284 — https://www.congress.gov/117/plaws/publ223/PLAW-117publ223.htm · and FCC news release, Nov. 15, 2023 (compliance expected "by the third quarter of 2024") — https://docs.fcc.gov/public/attachments/DOC-398479A1.pdf
15. Federal Trade Commission, *How To Recover Your Hacked Email or Social Media Account* (Aug. 2023) — https://consumer.ftc.gov/articles/how-recover-your-hacked-email-or-social-media-account
16. U.S. Postal Service, *Change of Address* (no page date) — https://www.usps.com/manage/forward.htm
17. USPS Office of Inspector General, *Management Alert: Issues Identified with Internet Change of Address* (Report 22-058-R22, Apr. 12, 2022) — https://www.uspsoig.gov/sites/default/files/reports/2023-01/22-058-22.pdf · and *Identity Theft Potential in the Change of Address Process* (Report IS-AR-08-016, Aug. 29, 2008) — https://www.uspsoig.gov/sites/default/files/reports/2023-01/IS-AR-08-016.pdf

Chapter 8: Before You Buy a Camera, Fix the Door

1. Seattle Police Department, Crime Prevention Bulletin, *Home Security: Door Security* (PDF, file dated Dec. 9, 2015) — https://www.seattle.gov/documents/Departments/Police/Prevention/Home_Security_Door_Security.pdf
2. Blevins, Kuhns and Lee, *Understanding Decisions to Burglarize from the Offender's Perspective* (UNC Charlotte, Dept. of Criminal Justice & Criminology, Dec. 2012), 63 pp. — https://siacinc.org/wp-content/uploads/2022/04/Burglar-Survey-Study-Final-Report.pdf · and UNC Charlotte, *Through the eyes of a burglar – study provides insights on habits and motivations* (May 15, 2013) — https://inside.charlotte.edu/news-features/

2013-05-15/through-eyes-burglar-study-provides-insights-habits-and-motivations

3. Bureau of Justice Statistics, *Household Burglary*, 1994–2011 (Walters, Moore, Berzofsky and Langton, June 2013, NCJ 241754) — https://bjs.ojp.gov/content/pub/pdf/hb9411.pdf
4. Seattle Police Department, Crime Prevention Bulletin, *Home Security: Window Security* (PDF, 2 pp., file dated Dec. 9, 2015) — https://www.seattle.gov/documents/Departments/Police/Prevention/Home_Security_Window_Security.pdf
5. Saint Paul (Minn.) Police Department, *Prevention Tips: Garage Theft* (PDF flyer, file dated Jan. 30, 2026) — https://www.stpaul.gov/sites/default/files/police/garage-theft-2026.pdf
6. Texas Property Code §§92.151, 92.153 — https://tcss.legis.texas.gov/resources/PR/htm/PR.92.htm (same file as S7-03)
7. San Francisco Police Department, *San Francisco Police Release Burglary Awareness Crime Prevention Video* (Nov. 17, 2020) — https://sanfranciscopolice.org/node/35036
8. Genie Company support, answer 1232 (last updated June 2, 2025) — https://support.geniecompany.com/app/answers/detail/a_id/1232
9. Overhead Door Corp., *Garage Door Safety Information* (no page date) — https://www.overheaddoor.com/about-garage-doors/garage-door-safety-information
10. Town of Salem (N.H.) Police Department, *Home Security* (no page date) — https://salemnh.gov/375/Home-Security
11. Retailer listings (Home Depot, Walmart, Lowe's, Ace, Shell Lumber, Peavey Mart, Lamps Plus) and deal pages, 2026
12. Kristin Bigda (NFPA), *Swinging Egress Door Operation: Permissible Egress Door Locking Arrangements* (NFPA blog, July 9, 2021; page record updated Nov. 1, 2023) — https://www.nfpa.org/news-blogs-and-articles/blogs/2021/07/09/

swinging-egress-door-operation-permissible-egress-door-locking-arrangements

13. Ring, *Ring Home / Ring Protect Plans* (no page date) — https://ring.com/plans
14. Federal Trade Commission, *How To Secure Your Home Security Cameras* — https://consumer.ftc.gov/articles/using-ip-cameras-safely
15. Minnesota Attorney General, *Door-to-Door Security Alarm Sales* (no page date) — https://ag.state.mn.us/Consumer/Publications/SecurityAlarmSales.asp

Chapter 9: The Roofer Who Knocks After the Storm

1. Texas Department of Insurance, *How to avoid contracting scams* (tip page; last updated Dec. 9, 2025) — https://www.tdi.texas.gov/tips/contractor-scams.html
2. Federal Trade Commission, *How To Avoid Scams After Weather Emergencies and Natural Disasters* (Sept. 2025) — https://consumer.ftc.gov/articles/how-avoid-scams-after-weather-emergencies-and-natural-disasters
3. Federal Trade Commission, *How To Avoid a Home Improvement Scam* (July 2022) — https://consumer.ftc.gov/articles/how-avoid-home-improvement-scam
4. Contractors State License Board (California), *What Seniors Should Know Before Hiring a Contractor* (brochure, print code 13P-066/0823) — https://www.cslb.ca.gov/Resources/GuidesAndPublications/WhatSeniorsShouldKnow.pdf
5. FTC, *Buyer's Remorse: The FTC's Cooling-Off Rule May Help* (Sept. 2025) — https://consumer.ftc.gov/articles/buyers-remorse-ftcs-cooling-rule-may-help
6. 16 CFR Part 429, § 429.0 (the Cooling-Off Rule's definitions), as amended Jan. 9, 2015 (80 FR 1332) — eCFR, current through Nov. 12, 2026, https://www.ecfr.gov/current/title-16/chapter-I/subchapter-D/part-429

7. California Business and Professions Code § 7159(e)(6)–(7), as published in Contractors State License Board, 2026 *Contractors License Law & Reference Book* (LexisNexis; PDF created Dec. 8, 2025; § 7159's history note runs through Stats. 2025 ch. 585 (SB 517), effective Jan. 1, 2026), pp. 380–384 — https://www.cslb.ca.gov/Resources/GuidesAndPublications/2026/2026_CSLB_Law_Book.pdf
8. Texas Department of Insurance, *After a storm: Dealing with insurance claims and avoiding repair scams* (podcast episode page with its text; no page date) — https://www.tdi.texas.gov/podcast/after-a-storm-dealing-with-insurance-claims-and-avoiding-repair-scams.html
9. Texas Department of Insurance, *Is it OK for a contractor to waive my deductible?* (last updated Dec. 9, 2025) — https://www.tdi.texas.gov/tips/can-a-contractor-waive-my-deductible.html
10. Texas Department of Insurance, *New state law cracks down on roof scams* (news release, Aug. 7, 2019; last updated Jan. 18, 2023) — https://tdi.texas.gov/tips/state-law-cracks-down-on-roof-scams.html
11. Contractors State License Board (California), *Rebuilding After the 2025 LA Wildfires: Important Contract & Payment Rules* (flyer, print code 13P-106/0926) — https://www.cslb.ca.gov/Resources/MediaRoom/DisasterHelp/ContractPaymentRules.English.pdf
12. Texas Business and Commerce Code ch. 58 (§§ 58.001–58.003), as reproduced at texas.public.law — https://texas.public.law/statutes/tex._bus._&_com._code_section_58.003 ; official text https://statutes.capitol.texas.gov/Docs/BC/htm/BC.58.htm
13. Albuquerque Police Department, *Residential Burglary Prevention* (PDF, file dated Aug. 2025) — https://www.cabq.gov/police/documents/residenital-burglary-prevention-accessible.pdf

14. City of Wayne (Neb.), *Home Break-Ins* (police tips page; no page date) — https://cityofwayne.org/296/Home-BreakIns
15. Hennepin County (Minn.), *Medication storage* (no page date; © 2026 footer) — https://www.hennepincounty.gov/services/assistance/safety/medication-storage

Chapter 10: Someone You Trust Asks to Be Added to Your Bank Account

1. CFPB, *A financial planner offered to help with my bill paying and banking…* (last reviewed Apr. 15, 2024) — https://www.consumerfinance.gov/ask-cfpb/a-financial-planner-offered-to-help-with-my-bill-paying-and-banking-but-said-the-only-way-she-or-he-could-help-is-if-i-opened-a-joint-account-with-both-of-our-names-on-it-is-this-true-en-1147/
2. CFPB, *Recommendations and report for financial institutions on preventing and responding to elder financial exploitation* (March 2016), pp. 51–52 — https://files.consumerfinance.gov/f/201603_cfpb_recommendations-and-report-for-financial-institutions-on-preventing-and-responding-to-elder-financial-exploitation.pdf
3. FinCEN (U.S. Treasury), *Financial Trend Analysis — Elder Financial Exploitation: Threat Pattern & Trend Information, June 2022 to June 2023* (Apr. 2024), pp. 1–9 — https://www.fincen.gov/sites/default/files/shared/FTA_Elder_Financial_Exploitation_508Final.pdf
4. CFPB, *Money Smart for Older Adults Resource Guide* (June 2021; the CFPB–FDIC Money Smart program), pp. 5–19 — https://files.consumerfinance.gov/f/documents/cfpb_money-smart-for-older-adults-resource-guide_2021-06.pdf
5. CFPB, *Can a family member or friend help me with bill paying and banking?* (Ask CFPB en-1145; last reviewed June 27, 2023) — https://www.consumerfinance.gov/ask-cfpb/i-would-like-to-be-able-to-have-my-friend-or-family-member-help-with-my-bill-paying-and-banking-what-are-my-options-en-1145/

6. CFPB, *Managing Someone Else's Money — Considering a financial caregiver? Know your options* (4 pp.; dated 3/2021, file 2021-05) — https://files.consumerfinance.gov/f/documents/cfpb_considering-a-financial-caregiver-know-your-options_guide_2021-05.pdf
7. CFPB, *Recommendations and report for financial institutions on preventing and responding to elder financial exploitation* (March 2016), pp. 2 and 51 — read from the copy hosted by the Administration for Community Living: https://pfs2.acl.gov/strapib/assets/201603_Consumer_Fncl_recommendations_and_report_for_financial_institutions_on_preventing_and_responding_to_083ad0124b.pdf
8. CFPB, *What happens if I have a joint bank account with someone who died?* (last reviewed Aug. 28, 2026) — https://www.consumerfinance.gov/ask-cfpb/what-happens-if-i-have-a-joint-bank-account-with-someone-who-died-en-1101/
9. FDIC, *Your Insured Deposits* (brochure, "Updated April 1, 2024"; file modified July 16, 2026), p. 9 — https://www.fdic.gov/deposit-insurance/your-insured-deposits-brochure-english.pdf
10. FTC consumer alert, *Sure ways to spot a scammer*, Mar. 2024 — https://consumer.ftc.gov/consumer-alerts/2024/03/sure-ways-spot-scammer
11. CFPB, *Preventing elder financial abuse: Guide for family and friends of people living in nursing homes and assisted living communities* (Nov. 2021) — https://files.consumerfinance.gov/f/documents/cfpb_preventing-elder-financial-abuse_friends-family-guide.pdf
12. CFPB, *Reporting elder financial abuse* (one of its resources for older adults, written for family and friends of people living in nursing homes and assisted living communities; "Page last modified Nov. 21, 2023") — https://www.consumerfinance.gov/consumer-tools/educator-tools/

resources-for-older-adults/reporting-elder-financial-abuse-guide/

13. National Center on Elder Abuse, *Adult Protective Services, What You Must Know* (fact sheet; PDF created Nov. 1, 2024; hosted by the National Adult Protective Services Association) — https://www.napsa-now.org/wp-content/uploads/2025/10/NCEA_FS_APS_WhatYouMustKnow_English.pdf

Chapter 11: A $4,000 Transfer Leaves Your Account

1. CFPB, *Recommendations and report for financial institutions on preventing and responding to elder financial exploitation* (March 2016), pp. 2 and 51 — read from the copy hosted by the Administration for Community Living: https://pfs2.acl.gov/strapib/assets/201603_Consumer_Fncl_recommendations_and_report_for_financial_institutions_on_preventing_and_responding_to_083ad0124b.pdf
2. CFPB, *How do I get my money back after I discover an unauthorized transaction or money missing from my bank account?* (Ask CFPB en-1017; "Page last modified Aug. 31, 2026") — https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-my-money-back-after-i-discover-an-unauthorized-transaction-or-money-missing-from-my-bank-account-en-1017/
3. Regulation E, 12 CFR 1005.6 and Supplement I, comments 6(b)(1)-1 to 6(b)(4)-1, on the CFPB's interactive regulations ("This version is the current regulation"); comment 2(a)-1 from the 1005.2 page read for S11-02 — https://www.consumerfinance.gov/rules-policy/regulations/1005/6/ · https://www.consumerfinance.gov/rules-policy/regulations/1005/interp-2/
4. Regulation E, 12 CFR 1005.2(m) and Supplement I, comments 2(m)-2 and 2(m)-3, on the CFPB's interactive regulations ("This version is the current regulation") — https://www.consumerfinance.gov/rules-policy/regulations/

1005/2/ · https://www.consumerfinance.gov/rules-policy/regulations/1005/interp-2/

5. CFPB, *Electronic Fund Transfers FAQs* (a "Compliance Aid issued by the Consumer Financial Protection Bureau," addressed to institutions; Question 5 "Updated June 4, 2021"; "Page last modified Jan. 16, 2025") — https://www.consumerfinance.gov/compliance/compliance-resources/deposit-accounts-resources/electronic-fund-transfers/electronic-fund-transfers-faqs/
6. FTC, *What To Do if You Were Scammed* (updated June 2026) — https://consumer.ftc.gov/articles/what-do-if-you-were-scammed
7. SEC Office of Investor Education and Assistance, FINRA and NASAA, *Why You Should Consider Adding a Trusted Contact to Your Account – Updated Investor Bulletin* (Aug. 25, 2025), on Investor.gov — https://www.investor.gov/introduction-investing/general-resources/news-alerts/alerts-bulletins/investor-bulletins-trusted-contact
8. CFPB, *What happens if I have a joint bank account with someone who died?* (last reviewed Aug. 28, 2026) — https://www.consumerfinance.gov/ask-cfpb/what-happens-if-i-have-a-joint-bank-account-with-someone-who-died-en-1101/
9. CFPB, *Managing Someone Else's Money — Considering a financial caregiver? Know your options* (4 pp.; dated 3/2021, file 2021-05) — https://files.consumerfinance.gov/f/documents/cfpb_considering-a-financial-caregiver-know-your-options_guide_2021-05.pdf
10. CFPB, *Money Smart for Older Adults Resource Guide* (June 2021; the CFPB–FDIC Money Smart program), pp. 5–19 — https://files.consumerfinance.gov/f/documents/cfpb_money-smart-for-older-adults-resource-guide_2021-06.pdf
11. FINRA Rule 4512, *Customer Account Information* (amended eff. May 8, 2019) — https://www.finra.org/rules-guidance/rulebooks/finra-rules/4512

12. FINRA Rule 2165, *Financial Exploitation of Specified Adults* (amended by SR-FINRA-2021-016, eff. Mar. 17, 2022) — https://www.finra.org/rules-guidance/rulebooks/finra-rules/2165
13. CFPB, *Reporting elder financial abuse* (one of its resources for older adults, written for family and friends of people living in nursing homes and assisted living communities; "Page last modified Nov. 21, 2023") — https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/reporting-elder-financial-abuse-guide/
14. FinCEN (U.S. Treasury), FIN-2023-Alert003 (Feb. 27, 2023), issued "in close collaboration with the United States Postal Inspection Service" — https://www.fincen.gov/sites/default/files/shared/FinCEN%20Alert%20Mail%20Theft-Related%20Check%20Fraud%20FINAL%20508.pdf
15. U.S. Postal Inspection Service, *Mail & Package Theft* (no page date; © 2026) — https://www.uspis.gov/tips-prevention/mail-theft

Chapter 12: Someone Opens a Credit Card in Your Name

1. FTC, *What To Know About Credit Freezes and Fraud Alerts* (consumer advice; "August 2025") — https://consumer.ftc.gov/articles/what-know-about-credit-freezes-and-fraud-alerts
2. FTC, *What To Know About Medical Identity Theft* (consumer advice; "September 2024") — https://consumer.ftc.gov/articles/what-know-about-medical-identity-theft
3. FTC, *Free Credit Reports* (consumer advice; "June 2026") — https://consumer.ftc.gov/articles/free-credit-reports
4. CFPB, *What is a credit freeze or security freeze on my credit report?* (Ask CFPB en-1341; page last modified Sept. 17, 2025) — https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-freeze-or-security-freeze-on-my-credit-report-en-1341/
5. CFPB, *List of Consumer Reporting Companies* (2025 edition; the list page, last modified Oct. 29, 2026, still says "This list is

current as of January 2025") — https://files-prod.consumerfinance.gov/f/documents/cfpb_consumer-reporting-companies_list_2025.pdf · https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/

6. National Consumer Telecom & Utilities Exchange, consumer page (© 2026; no page date) — https://www.nctue.com/consumers
7. Wisconsin Department of Agriculture, Trade and Consumer Protection, *Credit Report Security Freeze* fact sheet (IDTheft-CreditReportFreeze632; no date on the sheet) — https://datcp.wi.gov/Documents/IDTheftCreditReportFreeze632.pdf
8. ChexSystems, *Place a ChexSystems Security Freeze* (no page date) — https://www.chexsystems.com/security-freeze/place-freeze
9. IRS, *Get an identity protection PIN* ("Page Last Reviewed or Updated: 10-Nov-2026") — https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin
10. IRS, *Frequently asked questions about the Identity Protection Personal Identification Number (IP PIN)* (Q3, Q4 and Q25 "updated Oct 30, 2026"; "Page Last Reviewed or Updated: 09-Nov-2026") — https://www.irs.gov/identity-theft-fraud-scams/frequently-asked-questions-about-the-identity-protection-personal-identification-number-ip-pin
11. Medicare (CMS), *Protecting Yourself From Fraud* (CMS Product No. 10111, Feb. 2025) — https://www.medicare.gov/publications/10111-protecting-yourself-from-fraud.pdf
12. California Department of Justice, Office of the Attorney General, *Identity Theft and the Deceased* (consumer fact sheet; no page date) — https://oag.ca.gov/idtheft/facts/deceased
13. Equifax, *After a relative's death, do I need to contact each nationwide credit bureau?* (help FAQ; no page date; © 2026) — https://www.equifax.com/personal/help/article-list/-/h/a/relative-death-contact-credit-bureaus/

14. FTC, *What To Know About Prescreened Offers of Credit and Insurance* (consumer advice; "November 2023") — https://consumer.ftc.gov/articles/what-know-about-prescreened-offers-credit-and-insurance
15. FTC, *How To Stop Junk Mail* (consumer advice) — https://consumer.ftc.gov/articles/how-stop-junk-mail

Chapter 13: You Lose Your Phone, and Every Password Reset Goes With It

1. Apple, *How to use account recovery when you can't reset your Apple Account password* — https://support.apple.com/en-us/118574
2. Apple, *If your iPhone or iPad is lost or stolen* (published Sept. 14, 2026) — https://support.apple.com/en-us/101593
3. Android Help, *Find, secure, or erase a lost Android device* — https://support.google.com/android/answer/6160491
4. Android Help, *Protect your device against theft* — https://support.google.com/android/answer/15146908
5. Apple, *If your iPhone or iPad was stolen* (published June 24, 2026) — https://support.apple.com/en-us/120837
6. AT&T, *Find a Lost or Stolen Device* — https://www.att.com/support/article/wireless/KM1086528/ · AT&T, *Suspend Wireless Service or Block a Device* — https://www.att.com/support/article/wireless/KM1046747/ · Verizon, *Lost or stolen phone FAQs* — https://www.verizon.com/support/lost-stolen-phone-faqs/ · T-Mobile, *Lost or stolen device help* — https://www.t-mobile.com/support/account/lost-or-stolen-device-help
7. Apple, *Find the serial number or IMEI on your iPhone, iPad, or iPod touch* — https://support.apple.com/en-us/108037
8. Apple iCloud User Guide, *Erase a device in Find Devices on iCloud.com* — https://support.apple.com/guide/icloud/erase-a-device-mmfc0ef36f/icloud

9. Android Help, *Help prevent others from using your device without permission* — https://support.google.com/android/answer/9459346

10. Apple, *If your iPhone or iPad was stolen* — https://support.apple.com/en-us/120837

11. Apple, *Activation Lock for iPhone and iPad* — https://support.apple.com/en-us/108794

12. FTC, *Use Two-Factor Authentication to Protect Your Accounts* — https://consumer.ftc.gov/articles/use-two-factor-authentication-protect-your-accounts

13. Apple, *About Stolen Device Protection for iPhone* (published Oct. 22, 2026) — https://support.apple.com/en-us/120340

14. Google Account Help, *Sign in with a passkey* — https://support.google.com/accounts/answer/13548313

15. Verizon, *My Verizon app – Enable / Disable SIM Protection and Number Lock* — https://www.verizon.com/support/knowledge-base-309293/ · AT&T, *Learn About AT&T Wireless Account Lock* — https://www.att.com/support/article/wireless/000102016/ · T-Mobile, *Protect your T-Mobile account from fraud* — https://www.t-mobile.com/support/plans-features/help-with-t-mobile-account-fraud

16. Apple, *Use the Passwords app…* — https://support.apple.com/120758

17. Google Account Help, *Use passwords & passkeys across your devices* — https://support.google.com/accounts/answer/6197437

18. FTC consumer alert, *Three ways to protect the personal info on your phone* (Sept. 11, 2024) — https://consumer.ftc.gov/consumer-alerts/2024/08/three-ways-protect-personal-info-your-phone

19. Google Account Help, *Add, manage & use recovery contacts* — https://support.google.com/accounts/answer/16590793 · Google blog, Oct. 2025 — https://blog.google/technology/safety-security/recovery-contacts-verify-google-account/

20. Apple, *About trusted phone numbers and trusted devices* (published Sept. 14, 2026) — https://support.apple.com/122621
21. Apple, *Get a verification code and sign in with two-factor authentication* (published Dec. 18, 2025) — https://support.apple.com/en-us/102606
22. Google Account Help, *Avoid getting locked out of your Google Account* — https://support.google.com/accounts/answer/7684753
23. Apple, *Set up an account recovery contact* (published Sept. 14, 2026) — https://support.apple.com/102641
24. Google Account Help, *Sign in with backup codes* — https://support.google.com/accounts/answer/1187538
25. Apple, *About recovery keys* — https://support.apple.com/en-us/109345
26. Apple, *What does iCloud back up?* (May 1, 2025) — https://support.apple.com/en-us/108770
27. Android Help, *Back up or restore data on your Android device* — https://support.google.com/android/answer/2819582
28. Google Photos Help, *Check your backup* — https://support.google.com/photos/answer/9343402
29. Apple, *How to back up your iPhone or iPad with iCloud* (published Sept. 24, 2026) — https://support.apple.com/en-us/108366

Chapter 14: What a Stranger Can Find Out About You in Ten Minutes

1. FTC, *What To Know About People Search Sites That Sell Your Information* (consumer advice; "July 2022") — https://consumer.ftc.gov/articles/what-know-about-people-search-sites-sell-your-information
2. California Privacy Protection Agency (CalPrivacy), *Delete Request and Opt-out Platform* (DROP) (no page date; © State of

California) — https://privacy.ca.gov/drop/ · *DROP for data brokers* — https://privacy.ca.gov/drop-for-data-brokers/

3. CalPrivacy, *Personal information and data brokers* (DROP section; no page date) — https://privacy.ca.gov/drop/personal-information-and-data-brokers/
4. Consumer Reports (Innovation Lab), *Data Defense: Evaluating People-Search Site Removal Services* (2024; provider descriptions "current as of July 2024") — https://innovation.consumerreports.org/Data-Defense_-Evaluating-People-Search-Site-Removal-Services-.pdf
5. California Privacy Protection Agency, *Data brokers* — https://privacy.ca.gov/data-brokers ; corroborated by a McDermott law-firm client alert, *California's fall 2026 privacy roundup* (Oct. 5, 2026): the Governor "signed AB 883, which amends the DELETE Act to shorten the response cycle for the DROP, from 45 to 30 days."
6. Michigan Department of Attorney General, Consumer Alert, *Identity Theft: Deceased Victims* (no page date; © 2026) — https://www.michigan.gov/consumerprotection/protect-yourself/consumer-alerts/id-theft-telemarketing/deceased-victims
7. News reports quoting police: Indiana Public Media, *Thieves Scour Obituaries To Target Mourning Indiana Families* (Oct. 30, 2019) — https://www.ipm.org/2019-10-30/thieves-scour-obituaries-target-mourning-indiana-families-115762 · Greenwich Free Press, *GPD Warn Residents of Burglars Who Use Obituaries to Target Homes* (Mar. 30, 2018) — https://greenwichfreepress.com/police-fire/gpd-warn-residents-of-burglars-who-use-obituaries-to-target-homes-104298/ · FOX 13 Seattle, *Everett Police warn of obituary burglars* (Mar. 5, 2013) — https://www.fox13seattle.com/news/everett-police-warn-of-obituary-burglars
8. Fairfax County, Virginia, NewsCenter, *8 Ways to Keep Burglars Away From Your Home This Summer* ("Published on 06/06/2025"; the page gives the police non-emergency

number for reports) — https://www.fairfaxcounty.gov/news/8-ways-keep-burglars-away-your-home-summer

9. FTC, Consumer Alert, *Protecting your personal information: Which documents to keep and which to shred* (BCP staff, June 10, 2025) — https://consumer.ftc.gov/consumer-alerts/2025/06/protecting-your-personal-information-which-documents-keep-which-shred

Chapter 15: Something Wakes You at 3 a.m

1. U.S. Fire Administration (FEMA), *Fire Safety for Older Adults* (FA-221, August 2024) — https://www.usfa.fema.gov/downloads/pdf/publications/fa_221.pdf
2. National Fire Protection Association, *Older adults* (Home fire safety; no page date) — https://www.nfpa.org/education-and-research/home-fire-safety/older-adults
3. NFPA, *Carbon monoxide* (no page date) — https://www.nfpa.org/education-and-research/home-fire-safety/carbon-monoxide
4. Centers for Disease Control and Prevention, *Carbon Monoxide (CO) Poisoning Basics* ("Last reviewed: October 26, 2026," per the fetch tool) — https://www.cdc.gov/carbon-monoxide/about/index.html
5. NFPA, *Escape planning* (no page date) — https://www.nfpa.org/education-and-research/home-fire-safety/escape-planning
6. U.S. Fire Administration, *Smoke Alarms* ("Page last reviewed: Oct. 13, 2026") — https://www.usfa.fema.gov/prevention/home-fires/prepare-for-fire/smoke-alarms/
7. U.S. Fire Administration, *Home Fire Escape Plans* ("Page last reviewed: April 10, 2025") — https://www.usfa.fema.gov/prevention/home-fires/prepare-for-fire/home-fire-escape-plans/
8. NFPA, *High-rise Apartment & Condominium Safety* tip sheet (©NFPA 2017) — https://content.nfpa.org/-/media/Project/

Storefront/Catalog/Files/Safety-tip-sheets/HighRiseSafetyTips.pdf

9. U.S. Consumer Product Safety Commission, *Carbon Monoxide Fact Sheet* (no page date) — https://www.cpsc.gov/safety-education/safety-guides/carbon-monoxide/carbon-monoxide-fact-sheet
10. NFPA, Fire Prevention Week, *Learn the sounds* handout (file FPW22learnthesounds.pdf; ©2021) — https://content.nfpa.org/-/media/Project/Storefront/Catalog/Files/Home-Fire-Safety/Smoke-Alarms/FPW22learnthesounds.pdf
11. U.S. Consumer Product Safety Commission, *Carbon Monoxide Questions and Answers* (no page date) — https://www.cpsc.gov/Safety-Education/Safety-Education-Centers/Carbon-Monoxide-Information-Center/Carbon-Monoxide-Questions-and-Answers
12. Frederick County, Maryland, *Calling 9-1-1: What to Expect* (no page date) — https://frederickcountymd.gov/8479/Calling-9-1-1-What-to-Expect
13. King County, Washington, E-911 Program Office, *How to Contact 911 on Smartphones, VOIP, and Text-Enabled Devices* and *Calling 911: the basics* (both © King County 2026; no page date) — https://kingcounty.gov/en/dept/kcit/data-information-services/911-program-office/how-to-call-911-using-modern-devices · https://kingcounty.gov/en/dept/kcit/data-information-services/911-program-office/911-the-basics
14. NFPA, *Smoke alarms* (no page date) — https://www.nfpa.org/education-and-research/home-fire-safety/smoke-alarms · NFPA, *Smoke Alarms at Home* safety tip sheet (©NFPA 2018) — https://content.nfpa.org/-/media/Project/Storefront/Catalog/Files/Safety-tip-sheets/SmokeAlarmsSafetyTips.pdf
15. Kidde (alarm maker), *What Causes Consistent Chirping?* (no page date; © 2026 Kidde) — https://www.kidde.com/support/smoke-alarms/consistent-chirping-causes

16. City of Ballwin, Missouri (police department), *Burglary Tips* (no page date) — https://www.ballwin.mo.us/Burglary-Tips/

17. Boulder Office of Disaster Management (City of Boulder and Boulder County, Colorado), *Personal safety* (© 2007–2026; no page date) — https://boulderodm.gov/preparedness/hazards/personal-safety/

18. City of Fountain Valley, California (police department), *Preventing Residential Burglaries* (no page date) — https://www.fountainvalley.gov/326/Preventing-Residential-Burglaries

19. Butler County, Pennsylvania, *Call if you Can, TEXT if you Can't* (no page date) — https://www.butlercountypa.gov/746/Call-if-you-Can-TEXT-if-you-Cant

20. City of The Colony, Texas (police department), FAQ, *When do I call 911?* (no page date) — https://www.thecolonytx.gov/FAQ.aspx?QID=73

21. City of Norfolk, Nebraska, Police Division, *Crime Prevention Tips* (no page date) — https://norfolkne.gov/government/departments/police-division/police-crime-prevention-tips.html

22. Google Home and Nest Help, *Emergency calling with Google Home Premium* (no page date) — https://support.google.com/googlenest/answer/9678051?hl=en

23. UL Research Institutes, Fire Safety Research Institute, *Close Before You Doze* (program page; no page date; the tests are its horizontal-ventilation research begun in 2008) — https://fsri.org/programs/close-you-doze

24. NFPA, *Is Your Escape Route Clear? Yes!* brochure (©NFPA 2006) — https://content.nfpa.org/-/media/Project/Storefront/Catalog/Files/Home-Fire-Safety/Escape/barriersbrochure.pdf

25. U.S. Fire Administration, *Fire Safe Seniors: How to Prevent Fires in Your Home* (flyer; PDF dated 2010) — https://

www.usfa.fema.gov/downloads/pdf/fire-safe-seniors/risk-factors-flyer-eng.pdf

26. Xfinity, *How to test your alarm with Xfinity Home* (undated) — https://www.xfinity.com/support/articles/xhs-test-alarm

Chapter 16: If You Fell Today, Who Would Know by Tonight?

1. National Institute on Aging (NIH), *Falls and Fractures in Older Adults: Causes and Prevention* ("Content reviewed: September 12, 2022") — https://www.nia.nih.gov/health/falls-and-falls-prevention/falls-and-fractures-older-adults-causes-and-prevention
2. Fleming J, Brayne C, *Inability to get up after falling, subsequent time on floor, and summoning help: prospective cohort study in people over* 90, BMJ 2008;337:a2227 (Nov. 17, 2008; open access) — https://pmc.ncbi.nlm.nih.gov/articles/PMC2590903/ (doi 10.1136/bmj.a2227)
3. Wake County (N.C.) Sheriff's Office, *Senior Well Check Program* (© 2026; no page date) — https://www.wake.gov/departments-government/sheriffs-office-willie-rowe-sheriff/well-check-program
4. Columbia County (N.Y.) Sheriff's Office with the county Office for the Aging, *My Daily Call* (no page date) — https://www.columbiacountysheriff.us/my-daily-call.html
5. U.S. Administration for Community Living, *Eldercare Locator* home page (no page date) — https://eldercare.acl.gov/home
6. Snug Products LLC, *Snug: Daily Safety Check-In* (Apple App Store listing; no date) — https://apps.apple.com/us/app/snug-safety/id1122758716
7. Corlo, *Corlo: Safety Check-in App* (Google Play listing; no date) — https://play.google.com/store/apps/details?id=com.corlo.app
8. City of Berkley, Michigan, Public Safety Department, *Welfare Checks* (on *Public Safety Updates*; no page date) — https://

www.berkleymi.gov/government/public-safety/public-safety-updates

9. City of San Diego Police Department, *When to Call 9-1-1* (no page date) — https://www.sandiego.gov/police/services/when-to-call-911
10. Frederick County, Maryland, *Calling 9-1-1: What to Expect* (no page date) — https://frederickcountymd.gov/8479/Calling-9-1-1-What-to-Expect
11. Consumer Reports, *How to Choose a Medical Alert System* ("Updated October 19, 2020") — https://www.consumerreports.org/health/medical-alert-systems/how-to-choose-a-medical-alert-system-a1228040748/
12. Federal Trade Commission, press release, *FTC, Florida Attorney General Sue to Stop Deceptive Robocalls from Operation That Pitched Seniors "Free" Medical Alert Systems* (July 6, 2015) — https://www.ftc.gov/news-events/news/press-releases/2015/07/ftc-florida-attorney-general-sue-stop-deceptive-robocalls-operation-pitched-seniors-free-medical
13. Apple Support, *Use Fall Detection with Apple Watch* ("Published Date: May 06, 2026") — https://support.apple.com/en-us/108896
14. Google Pixel Watch Help, *Get help in an emergency with Google Pixel Watch safety features* (no page date) — https://support.google.com/googlepixelwatch/answer/12663810?hl=en
15. Google Home and Nest Help, *Emergency calling with Google Home Premium* (no page date) — https://support.google.com/googlenest/answer/9678051?hl=en
16. County of San Diego, County Fire, *Give firefighters emergency access to your home* (Residential KnoxBox program; "Page last updated May 21, 2025") — https://www.sandiegocounty.gov/content/sdc/sdcfa/crr-main-menu/ResidentialKnoxBox.html
17. Town of Wake Forest, N.C., news, *Knox Homebox program gives Fire Department quicker access during emergencies* (Aug. 20,

2024) — https://www.wakeforestnc.gov/news/knox-homebox-program-gives-fire-department-quicker-access-during-emergencies-0

18. Apple, *iPhone User Guide*, *Set up and view your Medical ID* (no page date) — https://support.apple.com/guide/iphone/set-up-and-view-your-medical-id-iph08022b192/ios

19. Android Help, *Get help during an emergency with your Android phone* — https://support.google.com/android/answer/9319337?hl=en · Pixel Phone Help, *Get help in an emergency using your Pixel phone* — https://support.google.com/pixelphone/answer/7055029?hl=en (both no page date)

20. 42 CFR 482.43, *Condition of participation: Discharge planning* (Medicare's conditions of participation for hospitals), Code of Federal Regulations, Title 42, Vol. 5, annual edition dated Oct. 1, 2025 — https://www.govinfo.gov/content/pkg/CFR-2025-title42-vol5/xml/CFR-2025-title42-vol5-sec482-43.xml

21. Centers for Disease Control and Prevention, *Heat and Older Adults (Aged 65+)* (June 25, 2024) — https://www.cdc.gov/heat-health/risk-factors/heat-and-older-adults-aged-65.html

22. Ready.gov (FEMA), *Power Outages* ("Last Updated: 06/04/2026") — https://www.ready.gov/power-outages

23. Ready.gov (FEMA), *People with Disabilities* ("Last Updated: 09/09/2026") — https://www.ready.gov/people-disabilities

24. Centers for Disease Control and Prevention, National Center for Environmental Health, *Use a Generator Safely* (PSA toolkit; "Published: May 15, 2024," "Updated: February 2, 2024," "Reviewed: August 26, 2026") — https://www.cdc.gov/natural-disasters/psa-toolkit/use-a-generator-safely.html

25. Centers for Disease Control and Prevention, *What to Do to Protect Yourself During a Power Outage* ("Published: May 15, 2024," "Updated: January 26, 2024," "Reviewed: August 26, 2026") — https://www.cdc.gov/natural-disasters/response/what-to-do-protect-yourself-during-a-power-outage.html

Chapter 17: You Sent the Money

1. Federal Bureau of Investigation, Internet Crime Complaint Center, 2025 *IC3 Annual Report* — https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf
2. FTC, *What To Do if You Were Scammed* (updated June 2026) — https://consumer.ftc.gov/articles/what-do-if-you-were-scammed
3. U.S. Department of Justice, Office for Victims of Crime, *National Elder Fraud Hotline* (no page date) — https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope · agreeing: DOJ Elder Justice Initiative, *Find Help or Report Abuse* ("1-833-FRAUD-11 (833-372-8311) 10 a.m. - 6 p.m. Eastern Time Monday - Friday") — https://www.justice.gov/elderjustice/find-help-or-report-abuse
4. State of California Department of Justice, Office of the Attorney General, *Tech Support Scams* (no page date) — https://www.oag.ca.gov/consumers/general/tech-support-scams
5. CFPB, Ask CFPB, *How do I stop payment on a check?* (en-983; "Page last modified Sept. 19, 2025") — https://www.consumerfinance.gov/ask-cfpb/how-do-i-stop-payment-on-a-check-en-983/
6. U.S. Postal Service, *USPS Package Intercept* — https://www.usps.com/manage/package-intercept.htm
7. FBI IC3 PSA240129, Jan. 2024 — https://www.ic3.gov/PSA/2024/PSA240129
8. CFPB, *How do I get my money back after I discover an unauthorized transaction or money missing from my bank account?* (Ask CFPB en-1017; "Page last modified Aug. 31, 2026") — https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-my-money-back-after-i-discover-an-unauthorized-transaction-or-money-missing-from-my-bank-account-en-1017/
9. City of Daly City, Calif., Police Department, *Burglary Prevention* (no page date) — https://dalycity.org/516/Burglary-Prevention

10. City of The Colony, Texas (police department), FAQ, *When do I call 911?* (no page date) — https://www.thecolonytx.gov/FAQ.aspx?QID=73

11. FTC, *What To Know About Credit Freezes and Fraud Alerts* (consumer advice; "August 2025") — https://consumer.ftc.gov/articles/what-know-about-credit-freezes-and-fraud-alerts

12. National Association of Insurance Commissioners, *What You Need to Know When Filing a Homeowners Claim* (published April 20, 2022; modified June 11, 2024, per the page's data) — https://content.naic.org/article/what-you-need-know-when-filing-homeowners-claim

13. CFPB, *Reporting elder financial abuse* (one of its resources for older adults, written for family and friends of people living in nursing homes and assisted living communities; "Page last modified Nov. 21, 2023") — https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/reporting-elder-financial-abuse-guide/

14. FTC, *Refund and Recovery Scams* (consumer advice; "December 2023") — https://consumer.ftc.gov/articles/refund-and-recovery-scams

15. CFTC, *Fraud in Three Acts: Relationship Cons, Fraud-Recovery Scams, Money Laundering* (no page date) — https://www.cftc.gov/LearnAndProtect/AdvisoriesAndArticles/Fraudin3Acts.html

Chapter 18: Thirty Days to a Safer Home and Safer Money

1. CFPB, *What is a credit freeze or security freeze on my credit report?* (Ask CFPB en-1341; page last modified Sept. 17, 2025) — https://www.consumerfinance.gov/ask-cfpb/what-is-a-credit-freeze-or-security-freeze-on-my-credit-report-en-1341/

2. National Consumer Telecom & Utilities Exchange, consumer page (© 2026; no page date) — https://www.nctue.com/consumers

3. Wisconsin Department of Agriculture, Trade and Consumer Protection, *Credit Report Security Freeze* fact sheet (IDTheft-CreditReportFreeze632; no date on the sheet) — https://datcp.wi.gov/Documents/IDTheftCreditReportFreeze632.pdf
4. Verizon, *My Verizon app – Enable / Disable SIM Protection and Number Lock* — https://www.verizon.com/support/knowledge-base-309293/ · AT&T, *Learn About AT&T Wireless Account Lock* — https://www.att.com/support/article/wireless/000102016/ · T-Mobile, *Protect your T-Mobile account from fraud* — https://www.t-mobile.com/support/plans-features/help-with-t-mobile-account-fraud
5. Google Account Help, *Add, manage & use recovery contacts* — https://support.google.com/accounts/answer/16590793 · Google blog, Oct. 2025 — https://blog.google/technology/safety-security/recovery-contacts-verify-google-account/
6. Retailer listings (Home Depot, Walmart, Lowe's, Ace, Shell Lumber, Peavey Mart, Lamps Plus) and deal pages, 2026
7. FTC, *What To Know About People Search Sites That Sell Your Information* (consumer advice; "July 2022") — https://consumer.ftc.gov/articles/what-know-about-people-search-sites-sell-your-information
8. California Privacy Protection Agency (CalPrivacy), *Delete Request and Opt-out Platform (DROP)* (no page date; © State of California) — https://privacy.ca.gov/drop/ · *DROP for data brokers* — https://privacy.ca.gov/drop-for-data-brokers/
9. U.S. Fire Administration, *Smoke Alarms* ("Page last reviewed: Oct. 13, 2026") — https://www.usfa.fema.gov/prevention/home-fires/prepare-for-fire/smoke-alarms/
10. Columbia County (N.Y.) Sheriff's Office with the county Office for the Aging, *My Daily Call* (no page date) — https://www.columbiacountysheriff.us/my-daily-call.html
11. Consumer Reports, *How to Choose a Medical Alert System* ("Updated October 19, 2020") — https://

www.consumerreports.org/health/medical-alert-systems/how-to-choose-a-medical-alert-system-a1228040748/

12. FTC, *Free Credit Reports* (consumer advice; "June 2026") — https://consumer.ftc.gov/articles/free-credit-reports
13. U.S. Fire Administration (FEMA), *Fire Safety for Older Adults* (FA-221, August 2024) — https://www.usfa.fema.gov/downloads/pdf/publications/fa_221.pdf
14. Apple Support, *Use Fall Detection with Apple Watch* ("Published Date: May 06, 2026") — https://support.apple.com/en-us/108896
15. Google Pixel Watch Help, *Get help in an emergency with Google Pixel Watch safety features* (no page date) — https://support.google.com/googlepixelwatch/answer/12663810?hl=en

Quick Reference

The cards repeat their chapters' steps and carry no note numbers. Their numbers and addresses come from these sources.

- FTC consumer alert, *How to handle unexpected calls that claim your money is at risk* (Jan. 2026) — https://consumer.ftc.gov/consumer-alerts/2026/01/how-handle-unexpected-calls-claim-your-money-risk
- AARP, *Report Fraud to the AARP Fraud Watch Network Helpline* — https://www.aarp.org/money/scams-fraud/helpline/
- U.S. Administration for Community Living, *Eldercare Locator* home page (no page date) — https://eldercare.acl.gov/home
- National Domestic Violence Hotline, home page (no page date) — https://www.thehotline.org/
- Volusia County (Fla.) Sheriff's Office, *Don't Be Fooled By A Phony Utility Worker* (Mar. 7, 2016) — https://volusiasheriff.gov/news/dont-be-fooled-by-a-phony-utility-worker.stml · and *UPDATED: Reports Of Fake Utility Workers Tricking Senior Citizens, Stealing From Their Homes* (Apr. 15, 2018) — https://

volusiasheriff.gov/news/volusia-county-sheriff/2019482-updated-reports-of-fake-utility-workers-tricking-senior-citizens-stealing-from-their-homes.stml

- Cook County (Ill.) Sheriff's Office, *Sheriff Dart Warns Public of Ruse Burglaries* (press release, Aug. 10, 2022) — https://www.cookcountysheriff.org/sheriff-dart-warns-public-of-ruse-burglaries/ · and *Sheriff's Police Investigating Ruse Burglary* (Dec. 10, 2016) — https://www.cookcountysheriff.org/sheriffs-police-investigating-ruse-burglary/
- City of Grapevine, Tex., *Solicitors Permits* (no page date) — https://grapevinetexas.gov/562/Solicitors-Permits
- U.S. Consumer Product Safety Commission, *Winter Storm May Knock Out Power; CPSC Warns of Deadly Carbon Monoxide and Fire Risks* (news release, Feb. 19, 2026) — https://www.cpsc.gov/Newsroom/News-Releases/2026/Winter-Storm-May-Knock-Out-Power-CPSC-Warns-of-Deadly-Carbon-Monoxide-and-Fire-Risks
- Southern California Gas Co., *Emergency Information* (posted June 14, 2024) — https://www.socalgas.com/safety/emergency-information · and its bill insert *Recognize a Natural Gas Leak* (Apr. 2025) — https://www.socalgas.com/sites/default/files/2025-04/16819_Safety%20FYI%20Insert_ONLINE_CL.pdf
- FBI IC3 PSA240129, Jan. 2024 — https://www.ic3.gov/PSA/2024/PSA240129
- U.S. Department of Justice, Office for Victims of Crime, *National Elder Fraud Hotline* (no page date) — https://ovc.ojp.gov/program/stop-elder-fraud/providing-help-restoring-hope · agreeing: DOJ Elder Justice Initiative, *Find Help or Report Abuse* ("1-833-FRAUD-11 (833-372-8311) 10 a.m. - 6 p.m. Eastern Time Monday - Friday") — https://www.justice.gov/elderjustice/find-help-or-report-abuse
- FTC, *What To Do if You Were Scammed* (updated June 2026) — https://consumer.ftc.gov/articles/what-do-if-you-were-scammed

- Federal Bureau of Investigation, Internet Crime Complaint Center, 2025 *IC3 Annual Report* — https://www.ic3.gov/AnnualReport/Reports/2025_IC3Report.pdf
- CFPB, *Reporting elder financial abuse* (one of its resources for older adults, written for family and friends of people living in nursing homes and assisted living communities; "Page last modified Nov. 21, 2023") — https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/reporting-elder-financial-abuse-guide/
- FTC, *Refund and Recovery Scams* (consumer advice; "December 2023") — https://consumer.ftc.gov/articles/refund-and-recovery-scams
- State of California Department of Justice, Office of the Attorney General, *Tech Support Scams* (no page date) — https://www.oag.ca.gov/consumers/general/tech-support-scams
- CFPB, Ask CFPB, *How do I stop payment on a check?* (en-983; "Page last modified Sept. 19, 2025") — https://www.consumerfinance.gov/ask-cfpb/how-do-i-stop-payment-on-a-check-en-983/
- U.S. Postal Service, *USPS Package Intercept* — https://www.usps.com/manage/package-intercept.htm
- CFPB, *How do I get my money back after I discover an unauthorized transaction or money missing from my bank account?* (Ask CFPB en-1017; "Page last modified Aug. 31, 2026") — https://www.consumerfinance.gov/ask-cfpb/how-do-i-get-my-money-back-after-i-discover-an-unauthorized-transaction-or-money-missing-from-my-bank-account-en-1017/
- Apple, *If your iPhone or iPad is lost or stolen* (published Sept. 14, 2026) — https://support.apple.com/en-us/101593
- Android Help, *Find, secure, or erase a lost Android device* — https://support.google.com/android/answer/6160491
- Android Help, *Protect your device against theft* — https://support.google.com/android/answer/15146908

- Apple, *If your iPhone or iPad was stolen* (published June 24, 2026) — https://support.apple.com/en-us/120837
- Apple, *How to use account recovery when you can't reset your Apple Account password* — https://support.apple.com/en-us/118574
- AT&T, *Find a Lost or Stolen Device* — https://www.att.com/support/article/wireless/KM1086528/ · AT&T, *Suspend Wireless Service or Block a Device* — https://www.att.com/support/article/wireless/KM1046747/ · Verizon, *Lost or stolen phone FAQs* — https://www.verizon.com/support/lost-stolen-phone-faqs/ · T-Mobile, *Lost or stolen device help* — https://www.t-mobile.com/support/account/lost-or-stolen-device-help
- Apple, *Find the serial number or IMEI on your iPhone, iPad, or iPod touch* — https://support.apple.com/en-us/108037
- Apple iCloud User Guide, *Erase a device in Find Devices on iCloud.com* — https://support.apple.com/guide/icloud/erase-a-device-mmfc0ef36f/icloud
- Android Help, *Help prevent others from using your device without permission* — https://support.google.com/android/answer/9459346