SVERDLOV LAW PLLC
Trusts, Estates & Elder Law | New York City
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Family Guide

The Financial Abuse Early Warning System

A practical framework for adult children checking in on a parent in New York City who lives independently or has a new caregiver or companion.

In 2025, New Yorkers age 60 and older reported $408.7 million in losses to internet-enabled fraud to the FBI.
This guide shows what an early warning sign looks like, versus ordinary worry, and exactly who to call.
Source: FBI Internet Crime Complaint Center, 2025 Internet Crime Report (reported losses only).

Where are you right now? Start on the page that fits.

Watch
Noticing small changes
Go to page 12

Concern
Something is off and it's growing
Go to page 14

Urgent
Money is moving or access is blocked
Go to page 16 and call today

Not sure? Take the 60-second triage on page 2. Money already moving? Call your parent's bank fraud line, then Sverdlov Law at 212-709-8112. If anyone is in danger, call 911.

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Important notice This guide is provided by Sverdlov Law PLLC for general educational purposes only. It is not legal, financial, or medical advice, and reading it does not create an attorney-client relationship. Laws vary by state and change over time. For advice about your specific situation, consult a local licensed attorney.

START HERE

You may be noticing changes, but not yet knowing what they mean

- Your parent is harder to reach, and someone else increasingly answers for them.
- Payments or withdrawals do not fit their usual pattern.
- Your parent seems uncertain about something they signed.
- A caregiver, companion, or relative is becoming involved in financial decisions.
- You are unsure whether existing legal documents allow anyone trustworthy to help.

If any of these sound familiar, answer the three questions below. They point you to the right page, and to the right call.

The 60-second triage

1

Has money left an account that your parent can't explain, or has someone new been added to an account, deed, will, or power of attorney? Is anyone blocking your contact with your parent?

Yes: Urgent. Call the bank's fraud line today, then Sverdlov Law at **212-709-8112**. Read pages 16 and 17. If anyone is in danger, call 911.

2

Is someone new involved in your parent's money or paperwork, or are statements, bills, or mail going missing?

Yes: Concern. Act this week. Read pages 14 and 15, then book a free case evaluation.

3

Have you noticed small changes, but bills are paid and your parent is managing day to day?

Yes: Watch. Start with the check-in script on page 3 and the Watch signs on page 12.

Not sure which tier fits? Free case evaluation: **212-709-8112** | **sverdlovlaw.com/contact**

Section 1 | Script

The Word-for-Word Check-In Script

The goal

Raise concerns as a team effort, not an interrogation. Use these lines as a starting point and adapt them to how you actually talk to each other.

Opening the conversation

“Mom, I’ve been thinking about how much you’ve always taken care of everything. I’d really like to help keep things organized now, so it’s easier on you. Could we sit down this week and look through the mail and statements together, like we used to?”

Alternative

“Dad, can we have a ‘paperwork afternoon’ sometime this week? I want to make sure we both understand what’s coming in and going out, so nothing important slips through the cracks.”

If they worry about independence or privacy

"I know your independence is really important to you, and I respect that. I'm not asking you to give it up. I just want us to have a backup plan, so if something ever feels off, we're not starting from zero."

"Can we agree on a middle ground? Maybe there are a few things you're comfortable sharing, like who has access to your accounts or who's helping with paperwork, without going into every detail."

"If there are things you absolutely want to keep private, I can honor that. What matters most to me is knowing that if you ever do feel unsure or pressured, you'll tell me so we can look at it together."

If they get defensive

"I'm not checking up on you or trying to take over. I want us to be a team on this. Two sets of eyes catch mistakes and scams faster than one, that's all I'm trying to do."

Alternative

"If this feels like I'm doubting you, that's not my intent. You've earned the right to have help with the boring stuff. Let me share the load a bit."

Asking about a specific charge

"I noticed a payment to [name] on the statement that I didn't recognize. Can you remind me what that one was for?"

If they don't remember

"It's okay if you don't remember right away. Let's just write it on our 'question list' and make sure it's something you meant to do."

Naming a new person gently

"I've noticed [name] has been really involved lately, that's great that you have someone helping. I'd love to meet them properly and understand how they've been helping, so I know who to contact if we ever need anything."

Alternative

"It makes me feel better to know who's in the circle. Would you be open to the three of us talking together sometime, just so I can thank them for looking out for you?"

Asking who is really deciding

"When you signed that, whose idea was it? Did it feel like your decision, or more like you were going along with what someone else suggested?"

Follow-up

"Did you feel like you had enough time to think it over, or did it feel a bit rushed?"

If they say it felt rushed

"Rushed decisions around money make me nervous, for both of us. Let's slow things down next time and look at it together first."

If they seem afraid or uneasy

"You're not in trouble, and I'm not here to judge you or anyone else. I just want to understand what's going on so we can protect you and what you've built."

Alternative

"If anything ever feels off, even a little, I want you to know you can tell me. We'll look at it together and, if needed, get professional help. You don't have to handle this alone."

Gentle bridge to professional help

"I'm glad we're talking about this together. If we keep seeing things we're not sure about, I'd really like us to sit down with a professional, like an attorney or financial advisor, so we can make sure everything is set up to protect you. Would you be open to doing that together?"

Alternative

"Some of these questions are bigger than paperwork. If you're comfortable, I'd like to have someone who does this every day look things over with us, just to be safe."

What an elder law attorney actually looks at

Whether a Power of Attorney and Health Care Proxy exist, whether they are valid and current, and who they name. Whether recent changes to accounts, deeds, wills, or beneficiaries can be questioned. What protective steps are available now, and whether court involvement, such as guardianship, is worth discussing. See Section 4 on page 18.

Sverdlov Law offers a free case evaluation by phone or Zoom, often the same day: 212-709-8112 | sverdlovlaw.com/contact

Section 2 | Worksheet

The 15-Minute Statement Scan

Pull the last three months of bank and credit card statements. You are not trying to do accounting. You are only looking for things that seem new, larger, repeated, or hard to explain.

Use this simple rule

If something looks different from your parent's normal pattern and you cannot explain it in one sentence, put it on the question list (page 10). Unexplained withdrawals, transfers, unpaid bills, new names on accounts, and statement delivery changes are all widely recognized warning signs.

1 Start with cash out.

Look first for ATM withdrawals, cash withdrawals, checks written to "cash," or cash advances. Circle anything that is larger than usual, more frequent than usual, or completely new.

2 Scan for money sent to people.

Look for Zelle, Venmo, Cash App, PayPal, wire transfers, ACH transfers, or transfers to names you do not recognize. Round numbers like $500, $1,000, or repeated payments to the same unfamiliar person deserve attention.

3 Look for new monthly charges.

Check for recurring subscriptions, memberships, donations, app charges, or "services" your parent does not recognize. Small charges matter if they are new or repeating.

4 Check whether bills are being missed.

Look for late fees, overdraft fees, returned payments, or essentials that appear unpaid. Guidance from CFPB, AARP, and similar sources treats unpaid bills despite available funds as a red flag.

5 Look for account changes.

Check whether a new authorized user, joint owner, beneficiary, or contact person has been added, or whether the statement shows an unfamiliar address, email, or phone number. Changes to account access or statement delivery are specifically flagged as warning signs.

6 Compare the total feel of the statement.

You do not need exact math. Just ask: “Does this month look meaningfully more expensive than normal?” A sudden jump with no clear life event behind it goes on the list.

7 Look for loans or big one-time charges.

Flag any large payment, loan, reverse mortgage, refinance, new credit card balance, or unusually expensive purchase that your parent may not fully understand.

8 Make a question list, not a conclusion.

Write down anything you cannot explain simply: what it is, the date, and the amount (use the worksheet on page 10). The goal is not to prove abuse in 15 minutes; it is to spot what needs a second look.



What counts as urgent?

If large transfers already happened, a new name was added to the account, essentials are unpaid despite available funds, or your parent does not understand transactions, stop scanning and escalate. Those are commonly recognized signs of possible exploitation.

Contact the financial institution promptly. With wire and electronic transfers, time matters: ask the bank about a recall the same day you find it, and file a report at **ic3.gov**. Preserve statements and screenshots. Then speak with an attorney right away about what authority is in place, including Power of Attorney and Health Care Proxy, and whether guardianship should be discussed.

Bring your question list to the call. Sverdlov Law: 212-709-8112 | sverdlovlaw.com/contact

WORKSHEET

My Question List

Write down anything you cannot explain simply. This is not an accusation; it is a list of things to ask about. Bring it to the bank, to an agency, or to your call with an attorney.

Date	Paid to, or what changed	Amount	My question	Answer / resolved?

Tip: Note how you found each item (statement, mail, conversation) and keep copies. A clear list makes any call shorter and more useful.

Section 3 | Checklist

The Tiered Red-Flag Checklist

Not every odd thing is abuse. Not every quiet thing is safe. This checklist helps families decide whether to keep watching, start asking questions this week, or act today. It reflects common warning signs and response guidance emphasized by organizations such as the FBI, BBB, AARP, CFPB, and OCC.

The simple rule

One Watch item may mean very little. Several Watch items together may become Concern.
Large transactions, legal changes, isolation, or clear confusion? Treat it as Urgent.

Watch
Keep an eye on it
Signs p. 12 | To-do p. 13 | Calls p. 21

Concern
Act this week
Signs p. 14 | To-do p. 15 | Calls p. 22

Urgent
Act today
Signs p. 16 | To-do p. 17 | Calls p. 23

Watch

These signs do not necessarily mean abuse is happening. They are worth noticing, documenting, and revisiting if they start to cluster.

Signs to notice

- A new helper, neighbor, companion, or “friend” is around more often, but there is no clear sign of pressure or control yet.
- The older adult seems more lonely, bored, or eager for attention than usual, which can make scam approaches more effective.
- There are mild memory lapses, but the person is still handling regular daily needs and ordinary bills.
- A few small unfamiliar charges, subscriptions, or purchases appear, but they may have an innocent explanation.
- The person mentions donating money, helping someone out, or giving a gift, but no large transfer has happened.
- One family member or outsider seems a bit more involved in calls or paperwork, but the older adult is still reachable and speaking freely.
- The older adult is a little more private than usual about calls, emails, or texts.
- There is an occasional late bill or missed payment, but it is corrected quickly and not becoming a pattern.

Watch: Your to-do list

- ☑ Start a simple written log with dates, names, amounts, and what changed. A clear log is the most useful thing you can bring to a bank, an agency, or an attorney.

- ☑ Increase contact gently through calls, visits, and routine check-ins.
- ☑ Ask low-pressure questions such as, “Have you been getting more unusual calls lately?” or “Has anyone new been helping you with money or paperwork?”
- ☑ Explain to your loved one the warning signs of common scams (see Section 6, page 25).
- ☑ Remind the older adult not to click suspicious links, return unknown calls, or respond to prize, romance, tech-support, or impersonation messages.
- ☑ Check whether a Power of Attorney, Health Care Proxy, HIPAA authorization, and other core documents are in place, and who they name (see Section 4, page 18).

Optional next step: a free call with Sverdlov Law to confirm the right documents are in place and name the right people. Call **212-709-8112** or book at **sverdlovlaw.com/contact**.

Concern

The older adult is becoming more vulnerable or more confused, but is still generally functioning and taking care of regular daily needs. There may not be a clear loss yet, but the situation should be addressed soon.

Signs to notice

- A new friend, romantic interest, aide, or caregiver has become important very quickly and is now involved in daily decisions.
- The older adult is harder to reach because someone else often answers, screens calls, or inserts themselves into conversations.
- The older adult is spending most of their income helping someone else (a child, relative, friend, etc.) without concern for themselves.
- The older adult seems more secretive, embarrassed, or evasive when money comes up.
- Statements, bills, checkbooks, IDs, or other important papers are missing or no longer arriving normally.
- The caregiver or helper is controlling money or paperwork, but the older adult still appears to be managing day-to-day life overall.
- The older adult seems more confused than before about finances or paperwork, but is still taking care of regular needs such as meals, hygiene, appointments, and medications.
- The older adult is signing things based mostly on someone else's explanation, even if no major transaction has happened yet.

Concern: Your to-do list this week

- [x] Have a calm, private conversation this week and ask direct questions. Examples: “Can we go over what changed?” “Who is helping you with money now?” “Did you understand what you signed?”
- [x] Explain to your loved one the warning signs of common scams (see Section 6, page 25).
- [x] Review statements, unpaid bills, recent checks, account alerts, and any new legal or financial documents, if the older adult agrees or you otherwise have lawful access.
- [x] Slow things down. Encourage the older adult not to sign, gift, transfer, wire, or change anything significant until the situation is reviewed.
- [x] Reduce scam exposure by helping block spam calls, reviewing suspicious emails or messages, and tightening account security where appropriate.
- [x] Freeze credit with all three bureaus: Equifax, Experian, and TransUnion.
- [x] Have an attorney review whether the current Power of Attorney, Health Care Proxy, HIPAA release, and related documents are valid, current, and naming the right people.
- [x] If the older adult is becoming easier to manipulate, more confused, or less able to protect themselves, ask the attorney whether guardianship may need to be considered.

This week: book a free case evaluation with Sverdlov Law, by phone or Zoom. Call **212-709-8112** or book at **sverdlovlaw.com/contact**.

Urgent

There may already be exploitation, significant financial loss, or serious confusion about what is happening. If large transactions have already occurred, or the older adult does not understand what happened, do not treat it as a “watch and see” issue. Act today.

Signs to notice

- Large cash withdrawals, wire transfers, crypto transfers, checks to cash, or repeated transfers have already happened.
- The older adult does not understand, does not remember, or cannot explain recent transactions, account changes, or papers they signed.
- Someone new has been added to an account, deed, credit card, beneficiary designation, or other financial relationship under suspicious circumstances.
- There has been a sudden change to a will, trust, deed, beneficiary designation, or power of attorney.
- The older adult appears afraid, pressured, coached, or isolated when money or documents are discussed.
- A caregiver, companion, or relative is actively blocking access to the older adult or controlling mail, papers, accounts, or devices.
- Bills are badly overdue, utilities are at risk, or basic care is slipping even though money should be available.
- There is evidence of impersonation fraud, romance fraud, tech-support fraud, grandparent scams, or other internet-enabled fraud.
- A large loan, reverse mortgage, or new debt was taken out and the older adult does not clearly understand it.

Urgent: Your to-do list today

- [ ] Call the bank, brokerage, or credit card company today to report suspicious activity and ask about fraud review, freezes, new cards, and credential changes. For wires and electronic transfers, ask about a recall the same day; time matters.

- [ ] If online fraud, wire fraud, or impersonation is involved, file a report with the FBI at **ic3.gov**. Include full transaction details.

- [ ] If your parent is 60 or older, call the National Elder Fraud Hotline at **833-FRAUD-11 (833-372-8311)** for help with reporting.

- [ ] Report suspected exploitation to NYC Adult Protective Services at **718-557-1399** (see page 20).

- [ ] Preserve evidence immediately: screenshots, statements, copies of checks, suspicious messages, envelopes, receipts, and notes of who said what and when.

- [ ] If there is immediate danger, intimidation, neglect, or a safety issue, call 911.

- [ ] Get the older adult alone, if safely possible, and ask simple direct questions such as, “Did you want this money moved?” “Did anyone pressure you?” and “Do you feel safe?”

- [ ] Contact an elder law attorney today to review what legal authority is in place and what protective options exist, including whether a guardianship petition is appropriate.

Today: call Sverdlov Law. Same-day phone and Zoom calls are available. Call **212-709-8112** or book at **sverdlovlaw.com/contact**.

Section 4 | Documents

Who Can Act for Your Parent?

Being a son or daughter does not, by itself, give you legal authority over a parent's money or medical care. Banks, brokerages, and doctors look for signed legal documents. Three documents do most of the work, and each one has to be signed while your parent still has capacity.

Power of Attorney — Money and property

- Names an agent who can handle your parent's banking, bills, investments, property, and other financial matters.
- In New York, a power of attorney stays in effect if your parent later loses capacity, unless the document says otherwise.
- Your parent must sign it while they have capacity, before a notary and two witnesses who are not named in it as agents or gift recipients. Each agent must also sign before a notary before acting.

Health Care Proxy — Medical decisions

- Names a health care agent to make medical decisions when your parent cannot make them.
- Signed and dated in front of two adult witnesses; the person named as agent cannot be a witness. It must be a separate document from a power of attorney.
- The agent's authority begins only when it is determined that your parent lacks capacity to make health care decisions.

HIPAA Authorization — Medical information

- Lets doctors and hospitals share your parent's medical information with the people your parent names.
- Useful well before anyone needs to make decisions, so the family can stay informed.

Sources: N.Y. Gen. Oblig. Law § 5-1501A; § 5-1501B; N.Y. Pub. Health Law § 2981. General information, not legal advice.

Why a document review matters now

A document can exist and still not work

Missing signatures or notarization, an agent who has died or moved away, or an old form a bank questions can leave the family unable to act when it matters.

Capacity is the deadline

These documents can only be signed while your parent understands them. If capacity is lost and no valid documents exist, the family may need to ask a court to appoint a guardian under Article 81 of the Mental Hygiene Law, which takes time and expense.

A new name is an Urgent sign

A power of attorney or proxy recently signed in favor of a new caregiver, companion, or relative is one of the Urgent signs on page 16. An attorney can review how and when it was signed and what options exist.

Clear documents protect family harmony

Documents that name people your parent trusts, and say what they can do, leave less room for disputes among siblings and with outside helpers later.

What to gather before you call

- ☑ Copies or photos of any Power of Attorney, Health Care Proxy, HIPAA authorization, will, or trust.
- ☑ Who is named as agent or alternate in each document, and the date it was signed.
- ☑ Where the originals are kept.
- ☑ Your question list from page 10.
- ☑ Missing any of these? Call anyway. Finding out what exists is part of the call.

Not sure what your parent has, or whether it works? Talk it through in a free case evaluation by phone or Zoom. Call **212-709-8112** or book at **sverdlovlaw.com/contact**.

Section 5 | Contacts

New York City Contacts at a Glance

Save these numbers now, before you need them. Numbers verified October 2026; check the agency website if a number does not connect.

Who	When to use it	How to reach them
911	Immediate danger, threats, coercion, serious neglect, or someone refusing to let you see your parent.	Call 911.
Your parent's bank or brokerage	Money is moving, or accounts, cards, or contact details were changed.	Fraud number on the back of the card or on the statement. Call the same day.
NYC Adult Protective Services (APS)	Suspected financial exploitation, abuse, or neglect of an adult who cannot fully protect themselves. Anyone can refer, including anonymously.	718-557-1399, Mon to Fri, 9 a.m. to 5 p.m. (say "APS" at the prompt). Online referral: nyc.gov/apsrefer
NYS Elder Abuse Helpline for Concerned Persons	You are a family member or friend and want guidance, support, and referrals. Not a reporting line.	844-746-6905, Mon to Fri, 9 a.m. to 5 p.m. Free and confidential. Parent must live in New York State.
NYC Aging Connect	Services, caregiver support, and referrals for older New Yorkers.	212-AGING-NYC (212-244-6469) or 311
National Elder Fraud Hotline	Fraud against someone 60 or older; help with making reports.	833-FRAUD-11 (833-372-8311)
FBI Internet Crime Complaint Center	Online fraud, wire transfers, crypto, and impersonation scams.	ic3.gov. Include full transaction details and file quickly.
Sverdlov Law PLLC	To review who has legal authority now, and what can be done.	212-709-8112 or sverdlovlaw.com/contact. Free case evaluation by phone or Zoom; same day available.

When you call NYC APS, have ready: your parent's name, address, and phone; names of family or other contacts; and what you have seen, with dates. Anyone can make a referral, and referrals can be anonymous.

Watch

“Noticing, not panicking.”

You are seeing early signs or small changes, but the older adult is still functioning and there is no clear loss yet.

Set a reminder: put a note in your calendar to repeat the 15-minute statement scan (page 8) in about 30 days.

Loop in one trusted family member. Call or message one other sibling, child, or trusted relative: “I’m noticing a few small things with Mom’s finances. Nothing big yet, but I’d like us both to keep an eye out.”

Optional: NYC Aging Connect. If you’re unsure what you’re seeing, call **212-AGING-NYC (212-244-6469)** or 311 for caregiver support and resources from the NYC Department for the Aging.

Optional: Sverdlov Law PLLC, elder law attorney. A brief, free call on whether your concerns sound like early warning signs, and whether your parent’s Power of Attorney, Health Care Proxy, and related documents are in place and properly structured. Call **212-709-8112** or book at **sverdlovlaw.com/contact**.

Concern

“Call this week.”

The older adult is more vulnerable or confused, but still functioning in daily life. There may not be clear loss yet, but the risk is rising.

Bank or credit card fraud/security line: ask to speak with the fraud or security department and say, “I am concerned about possible elder financial exploitation on my parent’s account. What options are available for extra monitoring or alerts?” Ask about fraud alerts, transaction alerts, and lower daily limits on transfers or withdrawals.

Credit bureaus, consider a credit freeze: a freeze makes it much harder for someone to open new credit in your parent’s name. Contact Equifax, Experian, and TransUnion about a security freeze or fraud alert. If you act under a valid Power of Attorney or guardianship, ask what documentation they need.

NYS Elder Abuse Helpline for Concerned Persons: 844-746-6905. Free, confidential, non-emergency guidance for family and friends of an older adult who lives in New York State. Weekdays 9 a.m. to 5 p.m.; calls are generally returned within 24 hours.

Sverdlov Law PLLC, elder law attorney: book a free case evaluation this week to review Powers of Attorney, Health Care Proxy, and related documents, and whether further steps, such as guardianship, should be considered. Ask, “What should we be doing now to protect Mom’s finances and decision-making if this continues?” Call **212-709-8112** or book at **sverdlovlaw.com/contact**.

Family meeting, if safe and appropriate: call or meet with siblings or other key relatives to align on what you are seeing and agree on a shared approach, not a blame session.

Urgent

“Call today, same day.”

Large transactions, legal changes, serious confusion, isolation, or clear signs of exploitation. This is not a “wait and see” situation.

Bank, brokerage, or credit card fraud line, immediately: report suspicious activity and ask about freezing or restricting accounts, cancelling cards, stopping or reversing recent transactions where possible, and heightened fraud monitoring.

Credit bureaus, freeze credit now: contact Equifax, Experian, and TransUnion and request a credit freeze. If you are a fiduciary (Power of Attorney or guardian), ask exactly what documents they need to confirm your authority.

NYC Adult Protective Services: report suspected exploitation, especially with neglect, intimidation, or isolation. Call **718-557-1399** (weekdays 9 a.m. to 5 p.m.; say “APS” at the prompt) or refer online at nyc.gov/apsrefer. For eligible cases, APS visits within three business days, or within 24 hours if life-threatening.

FBI IC3 and the National Elder Fraud Hotline: for online, impersonation, romance, tech-support, grandparent, or wire fraud, file at **ic3.gov** and call **833-FRAUD-11 (833-372-8311)** for help with reporting.

911, for immediate danger: if there is threat, coercion, physical danger, serious neglect, or someone refusing to allow contact with the older adult.

Urgent

“Call today, same day.” (continued)

Sverdlov Law PLLC, elder law attorney, same day: request urgent review of what legal authority exists now (Power of Attorney, Health Care Proxy, existing court orders), whether guardianship should be pursued, and how to respond to suspicious documents already signed. Ask, “Given what we’re seeing, what immediate legal steps are available to secure accounts and stop further harm?” Call **212-709-8112**. Same-day phone and Zoom calls are available.

Other key family members: coordinate who will speak to banks and credit bureaus, who will handle APS or law-enforcement contact, and who will attend meetings with the elder law attorney.

Identity-theft and credit-protection resources: consider government consumer-protection resources or identity-theft help centers for guidance on reviewing credit reports and long-term monitoring.

Remember

This guide is for education and awareness only. It does not diagnose financial abuse, and it is not legal advice. If you land in the Urgent tier, contact NYC Adult Protective Services or an attorney right away. Do not handle it alone.

Section 6 | Share this section

7 Scams to Talk About with Your Parent

Share these pages directly with your loved one. These scams appear again and again in FBI and consumer-protection warnings.

$7.7 billion
reported lost by people 60 and older in 2025

$38,500
average reported loss per complaint, age 60+

12,444
people 60+ who reported losing more than $100,000

Source: FBI Internet Crime Complaint Center, 2025 Internet Crime Report (reported losses only).

1. AI voice-cloning “grandchild in trouble” calls (p. 26)
2. Romance scams (p. 27)
3. Tech-support pop-up scams (p. 28)
4. Government impersonation calls (p. 29)
5. Crypto and investment “pig butchering” scams (p. 30)
6. Home repair and utility shutoff scams (p. 31)
7. Lottery, sweepstakes, and prize scams (p. 32)

After a scam, watch for the second scam

Scammers often return posing as people who can recover lost money. In 2025, people 60 and older reported $540.5 million in losses to these “recovery” schemes, and the FBI has warned about fake law firms making recovery offers. **Anyone who guarantees they can get the money back, asks for an upfront fee in crypto or gift cards, or claims to be from the FBI is likely a scammer. A legitimate lawyer will not guarantee a recovery.**

Scam 1 of 7

AI Voice-Cloning “Grandchild in Trouble” Calls

What it looks like

A caller sounds exactly like a grandchild, child, or other loved one. They say they’ve been arrested, in an accident, robbed, or kidnapped and need money immediately. They beg you not to call anyone else and insist on cash, gift cards, or a wire or crypto transfer. The story is urgent and emotional, and the caller may hand the phone to a “lawyer” or “police officer” to make it feel more real.

How to recognize it

- The call is unexpected and urgent (“I need money in the next hour or I’ll go to jail”).
- The caller insists you keep it secret and not call back on known numbers.
- They push for payment methods that are hard to trace or reverse (gift cards, crypto, wire).

Protect yourself ahead of time

- Agree as a family on a “secret word” or phrase you use in real emergencies. If the caller cannot provide it, end the call.
- Make a household rule: never send money based on a single call or message, no matter who it sounds like.
- Keep a written list of your real family contact numbers near the phone so you can quickly call back directly.

Protect
Hang up. Call the family member directly at a number you already have. If you can’t reach them, call another trusted relative and compare notes. Never send money based on a single, urgent call.

Scam 2 of 7

Romance Scams

What it looks like

A new online “partner” appears through a dating site, social media, messaging app, or even a wrong-number text. They are kind, attentive, and talk daily. After weeks or months of building trust, they report a crisis: a medical emergency, travel problem, legal issue, or business chance that only your money can solve. They ask for gift cards, bank transfers, crypto, or help moving money, and they never meet in person.

How to recognize it

- The relationship is mostly or entirely online; you haven’t met in person.
- They talk quickly about love, trust, or a “soulmate” connection.
- They start sharing personal crises that require you to send money.
- They refuse video calls, avoid meeting, or constantly cancel plans.

Protect yourself ahead of time

- Make a rule: no sending money to anyone you have not met in person and known offline for a while.
- Be wary of anyone who asks you to keep the relationship or money secret from family.
- Talk to a trusted friend or family member about any new online relationship before sending money.

Protect
Anyone you have never met in person who asks for money is a red flag, no exceptions. Stop, talk to a trusted person, and do not send funds.

Scam 3 of 7

Tech-Support Pop-Up Scams

What it looks like

A scary pop-up appears on the computer or tablet saying “Your computer is infected” or “Your bank account is at risk.” It shows a phone number or a “Chat Now” button. Sometimes, someone calls claiming to be from a major tech company or bank. They ask you to give remote access, install software, or pay in gift cards, crypto, or wire transfers to “fix” the problem.

How to recognize it

- You did not contact the company first; they contacted you out of the blue.
- The message uses fear and urgency: “If you don’t act now, you’ll lose everything.”
- Payment is requested by unusual methods (gift cards, crypto, wire) or they want direct access to your device.

Protect yourself ahead of time

- Never call phone numbers that pop up on your screen unexpectedly.
- Keep the official support numbers for your devices and banks in a separate place (paper or saved contacts).
- Ask a trusted person before letting anyone remote-control your computer.

Protect
Real companies don’t start by calling you or popping up out of nowhere. Close the window, don’t click, don’t call the number shown. If you’re worried, call the company using a phone number you already know, not the one on the pop-up.

Scam 4 of 7

Government Impersonation Calls

What it looks like

Someone calls saying they are from Social Security, the IRS, Medicare, police, or a court. They claim your Social Security number is suspended, taxes are overdue, or your benefits will be cancelled. They threaten arrest, deportation, or license suspension unless you pay immediately or read off personal information.

How to recognize it

- They use threats ("You will be arrested today").
- They demand payment by gift cards, wire, prepaid cards, or crypto.
- They insist you not hang up or talk to anyone else.

Protect yourself ahead of time

- Know that legitimate agencies do not demand payment by gift card, wire, or crypto.
- Keep printed letters from Social Security, IRS, or Medicare so you know how they usually contact you (mostly by mail).
- If unsure, hang up and call the agency using an official number from a letter or their website.

Protect
These agencies never demand gift cards, wires, or crypto, and they don't threaten arrest over the phone. Hang up and, if you're concerned, call the agency back directly using a number you already trust.

Scam 5 of 7

Crypto and Investment “Pig Butchering” Scams

What it looks like

A friendly contact appears online, often after a “wrong number” text that turns into conversation. Over weeks or months, they build friendship or even romance. Then they introduce a “can’t miss” investment, often a crypto platform or trading app. The site shows impressive fake growth. Once enough money is deposited, withdrawals are blocked, and the money is gone.

How to recognize it

- The person is not a licensed financial professional but wants to “teach” you investing.
- The platform is new, unknown, and shared via private link or app recommendations.
- You are pressured to “act now,” add more money, or keep the opportunity secret.

Protect yourself ahead of time

- Only invest through well-known firms or advisors you can verify, never based on a private link from a stranger or social-media contact.
- Check with a trusted advisor or family member before moving money into any new platform.
- Be suspicious of platforms that show only upward graphs and no losses.

Protect
A stranger who wants to teach you to invest and won’t meet in person is not your financial advisor. Do not send money, and do not install or use apps they recommend without independent verification.

Scam 6 of 7

Home Repair and Utility Shutoff Scams

What it looks like

After a storm or local emergency, someone appears at the door offering repair services. They demand cash upfront, then do poor work or disappear. Separately, a caller may claim to be from a utility company, threatening same-day shutoff unless you pay a past-due bill immediately by gift card or wire.

How to recognize it

- A contractor shows up uninvited and refuses to provide a written estimate or license information.
- They insist on cash or gift cards upfront and discourage you from calling the real company.
- A “utility” caller says payment must happen in the next hour, using odd payment methods.

Protect yourself ahead of time

- Use only licensed contractors you or your community already know; verify them with your local building department or an online license lookup.
- Call your utility company directly using the number on your bill if anyone threatens shutoff.
- Do not pay any bill via gift card, wire, or cash to someone who just showed up.

Protect
Legitimate utilities and licensed contractors don’t demand instant payment via gift card or wire and don’t show up at the door without prior contact. Say you’ll call the company yourself to confirm, and do not pay on the spot.

Scam 7 of 7

Lottery, Sweepstakes, and Prize Scams

What it looks like

You get a call, letter, email, or message saying you've won a big prize: lottery, sweepstakes, a car, or cash. Before you can receive it, they say you must pay fees, taxes, or shipping. Once you pay, they ask for more, or they simply vanish. The prize never comes.

How to recognize it

- You do not recall entering this specific contest.
- They say "pay first, prize later," and use urgent language.
- They ask for payment by gift card, prepaid card, wire, or crypto.

Protect yourself ahead of time

- Know that real lotteries and most legitimate prizes do not require you to pay upfront to receive winnings.
- If you are unsure, have a trusted person review the letter or message before responding.
- Ignore, hang up, or delete messages about wins from contests you never entered.

Protect
A real prize never requires paying money first to receive it. If you have to pay before you get anything, treat it as a scam.

Seeing any of this in your family? Talk it through with an attorney.

Something changed and you're not sure it matters.
A free call helps you sort ordinary worry from a real warning sign, and check that the right documents are in place.

Someone new is involved in your parent's money or papers.
Book this week. We review what authority is in place and what can be done before anything else is signed or moved.

Money is already moving, or you can't reach your parent.
Call today. Same-day phone and Zoom calls are available.

Call 212-709-8112

Book a free case evaluation
sverdlovlaw.com/contact
Phone or Zoom. Free. No obligation.

What happens in a free case evaluation

1 Pick a time

Phone or Zoom, often the same day.

2 Tell us what you're seeing

Bring your question list and any documents, if you have them. If not, come anyway.

3 Leave with a plan

What authority is in place, what to do next, and whether you need a lawyer at all.

★★★★★ **5.0 on Google** (100 reviews)

"I feel lucky that we found this company to help us with our estate planning. They did everything well and on time. Katya and staff took time to answer all our questions. I'd recommend their services to anyone"

Google review
Prior results do not guarantee a similar outcome.

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