

The Fridge List Checklist

20 Ways to Protect Your Parent

coley

GOOD COMPANY WHEN YOU WANT IT

Phone Setup

- Silence unknown callers**
Settings > Phone > Silence Unknown Callers
- Remove unused apps**
If they don't use it, delete it. Every app is an attack surface.
- Turn on two-factor auth**
Email, bank, Apple/Google. Stops 99% of account takeovers.
- Disable in-app purchases**
Prevents accidental or coerced purchases from inside apps.

Financial Protection

- Set up bank alerts**
Every transaction over \$100 triggers a text to your phone.
- Freeze credit at all 3 bureaus**
Equifax, Experian, TransUnion. Free. Reversible. Do it today.
- Call-before-you-send rule**
Any request for money gets a mandatory family call first.

App & AI Safety

- Check for PII protection**
Does it block personal info before it leaves the device?
- Verify no link-sending**
Any AI that sends URLs is a phishing risk. Period.
- Romance guardrails?**
If the AI can flirt with your parent, it wasn't built for this.
- Review family dashboard**
You should see activity patterns, never conversation content.

Home & In-Person

- Post a no-soliciting sign**
Visible signage deters door-to-door scams.
- Shred financial documents**
Bank statements, tax docs, anything with account numbers.
- Talk about it openly**
"Any weird calls lately?"
Casual. Regular. Normalize it.

If You Suspect a Scam

- Report it**
FTC: ReportFraud.ftc.gov
FBI: IC3.gov
- Contact your bank**
Freeze cards immediately. Alert the fraud department.
- Tell a family member**
No shame. No blame. This is a crime, not a mistake.

\$81.5B

estimated actual elder fraud losses in 2024

Only \$2.4B was reported.
The rest disappeared in silence.

FTC, 2024