Lumoset

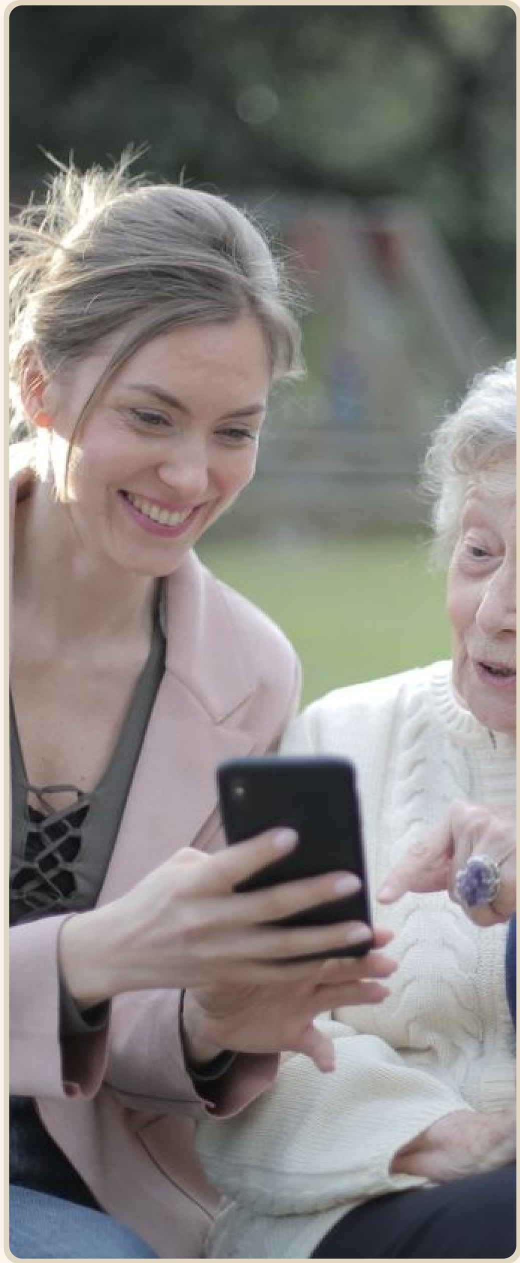
FREE ONLINE-SAFETY EDUCATION

Protecting Someone You Love Online

A caregiver's guide to helping a parent or loved one stay safe, without taking over their life.

A Lumoset Foundation guide · Part of the free Stay-Safe-Online series

Who it's for: adult children, spouses, and friends helping a loved one stay safe online. **Plain language, no jargon.**



WHAT'S INSIDE THIS GUIDE

Who we are

Lumoset Foundation is a nonprofit that helps everyday people stay safe and confident online. We make clear, plain-language lessons about spotting scams and using technology, and we keep everything 100% free, with no account and no catch. We are a registered 501(c)(3) charity based in Fort Wayne, Indiana.

Why we made this guide

Watching someone you love become a target, or fall for a scam, is frightening, and it's easy to either say nothing or take over completely. Neither works well. This guide is for the adult children, spouses, and friends trying to find the middle: real protection that respects the person you're protecting.

> **Remember: Elder financial exploitation costs Americans billions every year, and the Justice Department's Elder Justice Initiative exists specifically because this is common, not rare or shameful.**

Jump to what you need:

Start the Conversation Without Shame

How it works. Scams work by design; falling for one is not a sign of declining ability. Leading with “you got scammed” invites defensiveness and secrecy about the next one.

Do this now

1. Bring it up before anything happens, using a story about a scam that happened to someone else, or to you.

2. Agree together on a family “safe word” for real emergencies, so nobody has to guess if a call is real.

3. Make it a standing habit: “call me before you send money to anyone new,” not a one-time lecture.

Set Up Safety Nets, Not Surveillance

Do this now

1. Help set up 2-factor authentication and a password manager together, as a shared project, not something done to them.

2. Ask their bank about transaction alerts by text, which they can see and control themselves.

3. Offer to be a listed “trusted contact” on financial accounts that support it, which lets the institution call you if something looks unusual, without giving you control of the account.

Recognize the Signs Someone Is Already Being Targeted

Red flags

- Secrecy about a new online friend or relationship, or new financial decisions.
- Unusual bank withdrawals, new gift-card purchases, or trips to a crypto kiosk.
- Anxiety about missing a call, or a sudden, guarded new "friend" who calls often.
- Bills going unpaid despite normal income, or new, unexplained debt.

If Money Is Already Moving: Acting Without Overstepping

Do this now

1. Approach with curiosity, not accusation: “Tell me about this, I want to understand,” works better than “you're being scammed.”

2. Call the bank together, or with their permission, right away, banks can sometimes flag or delay a suspicious transfer.

3. If they refuse help and you believe they're being actively exploited, Adult Protective Services in their state can investigate, this exists exactly for this situation.

Getting Real Help

• **National Elder Fraud Hotline — 833-372-8311**, free case-management help for older adult scam victims and their families, run through the Department of Justice.

• **Eldercare Locator — 1-800-677-1116**, the federal referral line (Administration for Community Living) that connects families to local aging and caregiving services, including Adult Protective Services.

• **DOJ Elder Justice Initiative** (justice.gov/elderjustice) — resources on elder financial exploitation and how prosecutors handle it.

Putting It Together

The goal is a safety net your loved one helped build, not a set of restrictions placed on them. Start the conversation early, build shared safeguards, watch for real warning signs, and know exactly who to call if you ever need to.

Keep learning, free.

This guide is a start. Our free course **Spot the Scam · Level 1: Protecting Yourself Online** is something you can learn together, side by side.

• **No account. No cost. No catch.** Ever.

• Start anytime at lumoset.org.

• Caring for a loved one online? Please share this with another caregiver.

Key Terms in This Guide

Password Manager: A free tool (often built into your phone or browser) that creates and remembers a different strong password for every account, so you only have to remember one.

Sources

U.S. Department of Justice, Elder Justice Initiative — Financial Exploitation (justice.gov/elderjustice/financial-exploitation) · Administration for Community Living, Eldercare Locator (eldercare.acl.gov, 1-800-677-1116).

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