



**ThinkingAheadRoadmap.org**  
A guide for keeping your  
money safe as you age

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## Worksheet: Develop Your Early Warning System

It's easy to overlook the signs that indicate it might be helpful and timely to start transitioning money management to your financial advocate. Family, friends, or neighbors might notice you having challenges managing your money, but they may not know what to do or who to contact. Or they might feel uncomfortable saying something, worried that they are intruding on your personal life.

You can think ahead by developing your own "early warning system." Involve your financial advocate and close family and friends in watching out for you. This will prevent losses rather than scrambling to react after losses have occurred. Empower them to take the steps that you have planned.

Your early warning system could have four parts.

### Part 1: Who are the members of your convoy of support?

These are the people who will watch for the signs that it might be time to transition your financial responsibilities. This list would almost certainly include your financial advocate, but it could also include family, friends, and professionals who help you, such as your physician, financial advisor, or trusted caregivers.

Name	Relationship to you
1.	
2.	
3.	
4.	

Ask these individuals to be part of your early warning system and empower them by informing them who to contact if they see you might be having problems.

Each member of your early warning system might have different tasks, depending on how they interact with you and the frequency. It's ok to build some overlap and redundancy into your early warning group. Some people may not always be available to help you.

## Part 2: Who are in your inner circle of helpers who should be contacted?

These are the people who should be contacted if a member of your convoy of support sees warning signs. You'll want to let these people know what to do if they are contacted. Most likely this list would include your financial advocate and your spouse or partner, if applicable. Your list should include their contact information. You can give this list to each member of your convoy of support.

Name

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Relationship to you

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Phone number

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Email address

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Name

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Relationship to you

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Phone number

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Email address

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Name

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Relationship to you

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Phone number

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Email address

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Name

Relationship to you

Phone number

Email address

### Part 3: What are your signs that it's time to start transitioning your financial responsibilities?

#### Your Blazing Red Emergency Signals

Blazing red emergency signals are signs that suggest your advocate should get involved right away.

1.

2.

3.

4.

5.

6.

#### Your Yellow Caution Light Signals

Yellow caution light are subtle signs that, taken together, might indicate you need help. Please see the website of the Thinking Ahead Roadmap for examples of both blazing red emergency signals and yellow caution light signals.

1.

2.

3.

4.

5.

6.

## Part 4: How will changes in your financial abilities be detected?

To prompt your thinking, here are examples of features you could build into your early warning system:

- Periodic in-person visits at your home with family and friends who might notice signs of neglect, such as piles of unpaid bills or uncharacteristic household or personal neglect.
- Periodic walks with a member of your early warning system where you lead the way, or take a drive with you at the wheel. Problems with walking directions or driving are often an early warning sign that could signal issues with money management abilities.
- Regular “check-in” phone calls or virtual calls, where the person asks you probing questions that signal whether you’re having trouble handling your money. The questions should be specific, for example:
  - Do you need some help filing your tax returns? Do you think it might be a bit hard for you this year?
  - Have you stayed on top of filing your medical insurance claims? They can be awfully complicated.
  - Have you made any new friends lately? Do you share information with them about your finances, or have they asked?

Don’t answer “I’m fine” or “no” when they ask how you are doing and if you need help. Be honest.

- Ask your physician to conduct tests during your annual checkup. There are tests that might detect whether you are having some decline in your mental functioning that could affect how you manage your money. Give your physician a contact who you’ve authorized to receive health-related information. This could be the person who has your medical power of attorney or who is authorized with a HIPAA release form. This person could be your financial advocate or another member of your early warning group. Make the necessary arrangements with your physician to provide your designee with the results, if there are any problems.

**Describe how changes in your financial abilities will be detected:**

1.

2.

3.

4.