

Scenario Practice Instructions & Template

Every scenario is constructed for teaching, not a real person or documented incident.

1. Read only the SETUP.
2. Stop at YOUR DECISION: STOP HERE.
3. Name what must remain still.
4. Name the exact known route.
5. Name the trusted person.
6. Ask whether anything moved or changed.
7. Reveal the recommended pathway.
8. Mark SAFE steps USED / MISSED / NOT NEEDED.
9. Record one plan improvement.

Scenario family	
What must remain still?	
Which exact known route?	
Trusted person	
Anything moved or changed?	☐ NO ☐ YES ☐ NOT SURE
Branch	☐ A ☐ B
SCREEN / AUTHENTICATE / FREEZE / ESCALATE	USED / MISSED / NOT NEEDED
One plan improvement	
Owner / date	

NEVER TOTAL OR GRADE

A missed step is information about the plan, not a verdict on a person.

Scenario 1: The Familiar Voice

CONSTRUCTED FOR TEACHING: NOT A REAL PERSON OR DOCUMENTED INCIDENT

SETUP

A late call sounds exactly like a grandchild. There has been an accident; money is needed before morning; secrecy is requested. The caller even answers the private family question correctly.

WHY IT FEELS CONVINCING

Voice, family details, fear, secrecy, and a matching answer.

YOUR DECISION: STOP HERE

What stays still? Which exact known route? Who is the trusted person? Did anything move or change?

RECOMMENDED SAFE PATHWAY

End the call. Call the grandchild at a saved number. If unanswered, reach another known family route. No money moves. Replace a possibly exposed private method later. Branch A.

SCREEN	USED / MISSED / NOT NEEDED
AUTHENTICATE	USED / MISSED / NOT NEEDED
FREEZE	USED / MISSED / NOT NEEDED
ESCALATE	USED / MISSED / NOT NEEDED
One plan improvement	

Scenario 2: The Investigator With a Case Number

CONSTRUCTED FOR TEACHING: NOT A REAL PERSON OR DOCUMENTED INCIDENT

SETUP

A caller claims federal authority, shows an agency name on caller ID, texts a badge image, gives a case number, and says money must be moved to a protected account. Cash, gold, and a courier are offered as alternatives.

WHY IT FEELS CONVINCING

Authority, fear, and official-looking props.

YOUR DECISION: STOP HERE

What stays still? Which exact known route? Who is the trusted person? Did anything move or change?

RECOMMENDED SAFE PATHWAY

Nothing moves. End the contact. Locate the agency through an official route selected independently and verify the office and claimed case. Call the trusted person. If a courier or threat appears, use the safety override.

SCREEN	USED / MISSED / NOT NEEDED
AUTHENTICATE	USED / MISSED / NOT NEEDED
FREEZE	USED / MISSED / NOT NEEDED
ESCALATE	USED / MISSED / NOT NEEDED
One plan improvement	

Scenario 3: The Technician on the Screen

CONSTRUCTED FOR TEACHING: NOT A REAL PERSON OR DOCUMENTED INCIDENT

SETUP

A full-screen warning says the computer is infected. A “technician” asks for software installation and remote control. Access is granted briefly before the parent disconnects.

WHY IT FEELS CONVINCING

The alarm appears to come from the device, and the caller sounds helpful.

YOUR DECISION: STOP HERE

What stays still? Which exact known route? Who is the trusted person? Did anything move or change?

RECOMMENDED SAFE PATHWAY

Remote access already occurred: Branch B. Stop further action. Use a known technical/provider route. Preserve minimum facts. Use the Emergency Stop Page and Chapter 11; toolkit Exposure Sort (POST-01), First Response Card (POST-02), and Response Matrix (POST-04A/B). Do not perform amateur forensics.

SCREEN	USED / MISSED / NOT NEEDED
AUTHENTICATE	USED / MISSED / NOT NEEDED
FREEZE	USED / MISSED / NOT NEEDED
ESCALATE	USED / MISSED / NOT NEEDED
One plan improvement	

Scenario 4: The Adviser Whose Record Is Real

CONSTRUCTED FOR TEACHING: NOT A REAL PERSON OR DOCUMENTED INCIDENT

SETUP

A group message promotes a private investment, gives a real adviser's name and registration number, promises high returns with little risk, and asks for a deposit to a supplied account.

WHY IT FEELS CONVINCING

A genuine registry record, testimonials, urgency, and social proof.

YOUR DECISION: STOP HERE

What stays still? Which exact known route? Who is the trusted person? Did anything move or change?

RECOMMENDED SAFE PATHWAY

The deposit and account details stay still. Check the registry, then contact the firm through the independently listed route. Registration does not authenticate the messenger or investment. Branch A unless money already moved.

SCREEN	USED / MISSED / NOT NEEDED
AUTHENTICATE	USED / MISSED / NOT NEEDED
FREEZE	USED / MISSED / NOT NEEDED
ESCALATE	USED / MISSED / NOT NEEDED
One plan improvement	

Scenario 5: Someone Who Matters

CONSTRUCTED FOR TEACHING: NOT A REAL PERSON OR DOCUMENTED INCIDENT

SETUP

After months of voice and video contact in a meaningful online relationship, the other person says there's a medical emergency overseas and asks for a wire transfer in secret.

WHY IT FEELS CONVINCING

Time, affection, privacy, and a relationship that genuinely matters.

YOUR DECISION: STOP HERE

What stays still? Which exact known route? Who is the trusted person? Did anything move or change?

RECOMMENDED SAFE PATHWAY

Do not judge the relationship. Verify this one request through an official route selected independently. Keep money, codes, documents, and access still. Call the trusted person. Branch A if nothing moved.

SCREEN	USED / MISSED / NOT NEEDED
AUTHENTICATE	USED / MISSED / NOT NEEDED
FREEZE	USED / MISSED / NOT NEEDED
ESCALATE	USED / MISSED / NOT NEEDED
One plan improvement	

Scenario 6: The Prize With a Fee

CONSTRUCTED FOR TEACHING: NOT A REAL PERSON OR DOCUMENTED INCIDENT

SETUP

A cheerful caller announces a major prize but says taxes and processing fees must be paid today and bank details are needed for the deposit.

WHY IT FEELS CONVINCING

Excitement, hope, a familiar brand, and urgency.

YOUR DECISION: STOP HERE

What stays still? Which exact known route? Who is the trusted person? Did anything move or change?

RECOMMENDED SAFE PATHWAY

No upfront payment or sensitive information. End the call and independently reach the real company if the parent wants to verify. Call the trusted person. Branch A if nothing moved.

SCREEN	USED / MISSED / NOT NEEDED
AUTHENTICATE	USED / MISSED / NOT NEEDED
FREEZE	USED / MISSED / NOT NEEDED
ESCALATE	USED / MISSED / NOT NEEDED
One plan improvement	

After-Action Worksheet & 60-Minute Practice Night

Choose three relevant scenarios; spend roughly 15 minutes on each and use the final 15 minutes for plan updates.

Scenario used	
What stayed still?	
Known route selected	
Trusted person	
Branch A / Branch B	
SAFE step missed or unclear	
One plan improvement	
Owner / date	

Practice-night plan

BLOCK	SCENARIO / TASK
0–15 min	Fear or authority scenario
15–30 min	Money or opportunity scenario
30–45 min	Technology or relationship scenario
45–60 min	Update plan, routes, roles, and next drill date

REAL INCIDENT EXIT

If practice uncovers a real unrecognized transaction, shared code, or remote access, stop the drill and use Branch B and Chapter 11; toolkit Exposure Sort (POST-01), First Response Card (POST-02), and Response Matrix (POST-04A/B).

One-Next-Step Conversation Guide

Use only when nothing moved and no immediate danger exists.

1. Acknowledge why the parent wants to stay in control or why the relationship matters.
2. Separate the person or relationship from the specific request.
3. State the whole-family rule.
4. Ask for one independent check.
5. Name what stays still while checking.
6. Identify the trusted person.
7. Schedule the next check-in.
8. Stop before the conversation becomes a trial.

PROMPT

"I am not asking you to decide what this person or relationship means today. Would you be willing to verify this one request with me through a route we choose ourselves?"

One proposed check	
Known route	
Trusted person	
Next check-in	

What We Know / What We Do Not Know / What Stays Still

Keep observable facts separate from open questions and safety boundaries.

WHAT WE KNOW

- Observable facts only
- Exact request
- Channel and approximate time
- What the parent says occurred
- Whether anything moved or changed

WHAT WE DO NOT KNOW

- Identity not independently verified
- Claimed event not independently verified
- Motive not known
- No capacity, abuse, or criminal conclusion

WHAT STAYS STILL

- ☐ Money
- ☐ Codes and credentials
- ☐ Identity documents
- ☐ Account, recipient, beneficiary, or recovery changes
- ☐ Software, screen sharing, or device access

Notes / one next step

Relationship-and-Request Separation Card

Respect the relationship. Independently verify the specific request.

RELATIONSHIP QUESTION • The parent decides what the relationship means. • The family does not diagnose motive. • A relationship may provide companionship, meaning, privacy, hope, or routine.	REQUEST QUESTION • The family verifies this specific emergency, payment, investment, identity, account, or access request. • Money and access stay still until the request is checked. • A relationship can matter and a request can remain unverified.
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SCRIPT

“I am not asking you to decide what this relationship means today. I am asking us to verify this one request before money, information, or access moves.”

Request being checked	
Independent route	
What stays still	
Next check-in	

Continuing-Engagement Plan

Use only when nothing moved and no immediate physical danger exists.

Relationship / contact may continue if parent chooses	☐ YES ☐ NO DECISION TODAY
Money, codes, documents, settings, and device access stay still	☐ AGREED
Trusted person for each new high-risk request	
Independent route for claimed events	
What remains private	
What may be shared voluntarily	
Next check-in date	
Branch B trigger	
Trigger for qualified outside help	

NO SURVEILLANCE

Continued contact alone does not authorize secret device monitoring, message reading, location tracking, recording, or an ultimatum.

Observable Concern Notes

Write a factual record the parent may see.

Date / time	
Channel or person category	
Exact observable request or behavior	
Facts the parent shared	
What may have moved or changed	
Independent routes used	
Provider / resource contacted	
Instructions received	
Owner / next date	

PROHIBITED

Diagnosis; capacity opinion; unsupported crime/abuse allegation; passwords or codes; account numbers or balances; identity images; medical records; covert screenshots, recordings, tracking, or secretly obtained messages.

Help and Referral Decision Map

Choose outside help by function, facts, and jurisdiction, not a fixed universal order.

SITUATION	ROUTE	LIMIT
Immediate danger / credible threat / suspected scam courier or incident-connected person at home	Emergency services	No confrontation
Money or access may have moved	Affected provider + Branch B + Chapter 11	Conversation work must not delay response
Ordinary disagreement / privacy concern	One-Next-Step Guide + scheduled follow-up	No covert monitoring
Possible known-person exploitation or coercion	Observable facts + appropriate local elder-services / legal / victim-support route	No automatic capacity, abuse, or mandatory-reporting conclusion
Parent wants neutral support	Current elder-fraud / support resource from dated pages	No investigation or recovery promise
Separate health concern	Appropriate qualified health professional	This toolkit does not diagnose

Chapter 10 Incident Exit

A difficult conversation stops being the right tool when value or access may already have moved.

DID ANYTHING MOVE OR CHANGE?

Money, code, credentials, identity information, account or recovery settings, software, screen sharing, or device access?

YES OR UNSURE

- Stop the conversation worksheet.
- Use the Emergency Stop Page.
- Use Chapter 8 Branch B.
- Call the affected provider through a known route.
- Use Chapter 11; toolkit Exposure Sort (POST-01, page 60), First Response Card (POST-02, page 61), and Response Matrix (POST-04A/B, pages 63–64).

NO

- Keep value and access still.
- Use relationship/request separation.
- Choose one independent check.
- Use trusted-person support.
- Schedule the next check-in.