



Staying Safe After Loss Guidebook

***Your Resource to Preventing
Financial Scams
After the Loss of a Loved One***



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About This Guidebook

Experiencing loss can be overwhelming. Your world has significantly changed, and everything can seem daunting. The Community Foundation of Northern Nevada offers its deepest condolences to you and your family during this difficult time. We understand that all cultures process grief differently, but we hope this resource can help guide you through some of the challenges you might face as you deal with the emotional toll that comes with loss and the maze of finishing the affairs of your deceased family member.

This guidebook will help you safely conclude your family member's affairs. Additionally, this guidebook shines a light on an issue that is often left out of the conversation about grief and loss: **surviving family members are frequently targeted by scammers.**

Unfortunately, people experiencing loss can be very susceptible to scams and other kinds of manipulation at the hands of strangers as well as friends or even family members. We wish surviving family members were not targeted by scammers. However, understanding this grim reality can keep you and your family safe from fraud and financial abuse.



The purpose of this guidebook is to:

- Help you safely conclude your family member's affairs.
- Shed light on the fact that scammers frequently target surviving family members.
- Help you identify red flags and recognize the common strategies of perpetrators of financial abuse and scams.

Who should read this?

Anyone who has recently lost a family member. There is some content for surviving spouses, but the information also applies to surviving adult children and other family members.

Should I read this cover to cover?

No. We recommend everyone read the **“Checklist for Surviving Family Members”** starting on page 4, and **“Scams Targeting Surviving Family Members”** starting on page 12. Please feel free to skip the sections that do not apply to you.



Checklist for Surviving Family Members

When someone dies, they leave behind a life that needs to be closed out: bank accounts, final bills, rehoming their pets, etc. If the job of handling all these tasks falls on you, it may take a significant amount of time to sort out and complete. Remember, this is not a one-person job. We encourage you to seek help from professionals. It might be helpful to keep a list of the people and businesses you have contacted along with the specific people who helped you.

If the deceased family member had a professional team such as attorneys, accountants and tax preparers, they must be included. Remember, you do not have to do this alone or immediately.

☐ **Take care of yourself.**

- You probably have many tasks to complete and decisions to make following the loss of your family member. In the process, you might not be dealing with your grief.
- After things wind down, take time for yourself. You have experienced a life-changing loss. It takes time and effort to resume to normal life.

☐ **Connect with a funeral home.**

- Check if your family member has a prepaid funeral plan as this can help save costs. This information is often among the estate documents or in a lockbox.
- The mortician/funeral director is required to notify the Social Security Administration about the death of your family member and will help you plan funeral arrangements.
- Some funeral homes cater to multicultural families and can help with translating death certificates and contacting the person's homeland consulate.

☐ **Have someone stay in your home during the memorial or celebration of life service.**

- Thieves read obituaries and know that often the deceased's entire family will be at the memorial or celebration of life service.
- Thieves take advantage of the family's empty home. Sadly, many home burglaries happen during memorial or celebration of life services.

☐ **Get certified copies of death certificates.**

- You will need a certified copy of a death certificate to close your family member's accounts.
- Most companies ask for a physical, certified copy of a death certificate when accessing and/or closing accounts.
- The mortician/funeral director will provide you with the certified death certificate needed to notify insurance companies, pensions, linked accounts plus an array of legal entities.
- Trusts and beneficiaries cannot assume a person passed away until they have received a certified death certificate (even if a funeral has already taken place).
- Professional advisors, such as attorneys, CPAs and financial advisors, will let you know if a death certificate is needed for other purposes.
- Social Security Administration, financial institutions and CPAs do not need a death certificate to record the family member's death, though they will need it eventually.
- Do not email the death certificate as it contains personal information that can be stolen. Be cautious and send only through a secure method, such as secure file transfer protocol or a secure client portal.



☐ **Lock your family member's accounts.**

- Contact your family member's financial institutions.
- Lock your family member's active credit cards (only) and any automatic withdrawal accounts.
- Wait 90 days on direct deposits and auto payments.
- If you are not the trustee or executor, consult legal counsel about your family member's:
 - Government-issued ID
 - Bank accounts
 - Inactive credit card accounts
 - Insurance policies

☐ **Do not close your family member's PO Boxes or mailboxes.**

- Important mail is often sent to the person's mailbox months after their death.

☐ **Be aware - it is illegal to open your family member's mail unless you are the joint recipient (your name is also listed on the mail), the Trustee or the Executor.**

- An executor or trustee can also appoint you to open your family's mail if you need to for tasks such as closing accounts.
 - To become appointed executor, you must have a court order. You may have to go through the probate process to become appointed to open the family member's mail.
 - Contact an attorney or go to the local district court to inquire if probate is necessary.





☐ **Find out if your family member had a will, trust, or other legal documents.**

- If the deceased person informed you they had a will or trust, you may search for the legal documents at your family member's home.
- If you do not know if the deceased person had an attorney, accountant or tax preparer, ask family or a close friend if they know.

☐ **Make plans to prepare your family member's taxes.**

- Taxes from the year of your family member's death are the hardest to prepare.
- Prepare ahead of time to avoid stress.
- You must be an executor appointed by the court in probate or be a named successor trustee to file any tax return on behalf of the deceased person.
- Surviving spouses can file a joint return the year their spouse died.

Some Tips to Consider if Your Family Member:

Received Social Security benefits

- Contact your local Social Security Administration (SSA) office.
- Request a stop payment.
- Do not spend your family member's final Social Security check until everything has been processed. Sometimes, the final payment is reclaimed by the SSA.

Had caregivers

- Inform the caregiving company of the family member's death. Sometimes, caregivers are not prompt in reporting the death to their employer, which can cause continued charges to families.
- Do not share information about your family member with their caregivers.
- Ask caregivers to not share information about your family member.

Owned real property or high value assets

- If legal papers are in joint names, houses and high value assets may automatically transfer in Nevada and other community property states.
- Contact an attorney, real estate agent or other professional to find out if an appraisal is needed.
- You should arrange for an appraisal sooner than later as a real estate appraiser may need weeks to perform their work.
- Appraisals must be conducted by licensed appraisers.

Had a 401(k) or an IRA

- Their funds may roll over to you and other beneficiaries, such as children, churches/religious institutions or charities.
- Make sure you understand all tax ramifications regarding rollovers and other investments. Only licensed financial advisors can assist with 401(k) rollovers. Consult a CPA if you have any questions about taxes or recording timelines.

Had a trust and was the trustor

- Consult with the attorney who wrote your family member's trust and find out what IRS forms must be completed.
- Not all trusts require an EIN at the time of death. However, you may need to get a new EIN for tax reporting before you can distribute or sell any assets.
- Talk to a CPA or trusts and estates attorney to find out if trust documents require the EIN of the deceased.



Where To Go for Assistance

This section covered lots of information. It is normal to feel overwhelmed. Take your time as you process grief and address complex planning, legal, financial and other tasks.

If you have a circle of support, whether family, friends or others, this may be a good time to lean on them and ask for help.

If you are alone and are unsure of what to do, here are some resources that can help:

Local Library - Your local library can connect you with community resources and quality information.

Senior Center - Senior centers may have a program where you can meet with an attorney pro bono and get your questions answered.

Place of Worship - A place of worship offers a healthy community that can alleviate feelings of isolation and promote the feeling of belonging and well-being.

Support Groups - Both in-person and online groups offer a place where people can share their feelings and provide encouragement and understanding. Be discerning when choosing a support group. Not all support groups are legitimate, especially those online.

Check with your physician, local senior center, place of worship, AARP office or community center for support group referrals.

While it may be helpful to express yourself, do not overshare personal information, such as inheritances you received from your family member. Unfortunately, some swindlers attend group meetings to identify targets. Be cautious with new people who are overly friendly or probe for your personal information.

Additional Information

Suggested next steps:

Breathe. Grief can be overwhelming. Below are suggested topics you can read if you would like to learn more on each subject. Feel free to only read sections that resonate with you.

- If you would like to learn about self-care, read **“Your New Journey: Self-Care After Loss”** on page 26.
- For a list of support groups, go to **“Resources”** on page 29.
- To find an attorney or a trusted advisor, go to **“Legal Resources”** on page 30.



“Coupling grief with wrapping up the deceased person’s affairs can be overwhelming. Start by addressing one thing just for one hour each day.”

- Honor Jones
Former family caregiver
to her husband, Max

[illegible]

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Scams Targeting Surviving Family Members

We empathize with you as you navigate moving forward with your new norm. There are many affairs of your deceased family member that must be concluded, and you are probably faced with numerous questions and considerations. Coupled with grief, this can be a daunting process. While the period after the loss of a family member should be dedicated to healing, mourning and seeking support, this is often a time when unscrupulous people target surviving family members.

Why Are Surviving Family Members Targeted?

Grief Brain. In addition to the emotional effects, grief creates brain fog, making it hard to concentrate, complete simple tasks, remember appointments and more.

Scammers know that people who are grieving are more susceptible to manipulation. A voicemail or an email that might have raised suspicion in the past can now sound more convincing. As you process mountains of paperwork, it might be tough to spot a fraudulent document requesting your family member's Social Security number.

Scammers see someone's death as an opportunity for identity theft. They scour obituaries and then contact family members (pretending to be from the government) to request a copy of the death certificate, which includes your loved one's Social Security number.

Scammers know that sometimes the deceased family member's accounts and credit are left open for a long period of time and are not monitored for unusual activity. Scammers will make charges, open lines of credit, file phony tax returns, access health care and more.

Safely Concluding Your Loved One's Affairs

Scammers frequently target surviving family members. Strangers and even people you know can be perpetrators. Before describing the how and why though, it is important to note there are some steps you can take to reduce the chances of getting scammed or being targeted.

Limit the amount of personal information you include in an obituary.

Obituaries are a beautiful way to pay tribute to your family member. An obituary gives people the opportunity to have a glimpse of the deceased person's life. You might want to write about your family member's lineage, career and hobbies or describe the joys and memories you had with them.

Bereavement scammers often read obituaries and look for clues that could help them commit identify theft.

While you might want to list the surviving family members to personalize the obituary or record your family's genealogy, scammers see this list as people to contact and take advantage of their grief.



Do not include information scammers can use to answer security questions or impersonate your family member such as:

- Birth date
- Address
- Middle name
- Maiden name
- Mother's maiden name
- Immigration status

Do not share your family member's Social Security number, bank account numbers or other sensitive information through email.

Email is not secure. Be mindful of the information you send through email.



Targeting By Strangers

Scammers also monitor county or public records to find out if someone has died. They may pose as creditors and request a death certificate from you to process collections and access other kinds of personal information for their benefit.

While scammers gather information in various ways, they commonly use what they have learned to impersonate people and organizations you know or trust.

They may pose as:

- Law enforcement
- Debt collectors
- Government officials
- Attorneys
- Utility companies

Impostors play different roles and use differing tactics, but their goals are to ultimately get you to share your family member's personal information, such as their bank account numbers or Social Security number or make you think you are paying for an unpaid bill or a late fee.

Targeting By People You Know

In many cases of scams and financial abuse, the perpetrator knew the deceased person or the surviving family member(s). Perpetrators can include other family members, paid caregivers, business associates, housekeepers, gardeners and many others.

Here are some common scenarios where the perpetrator is known:

Surviving family members are contacted by someone who claims they know the deceased. They offer to help you and are overly friendly. They try to build a relationship with you to ultimately “ask for a favor” or try to collect information about your family member and use it to commit identity theft.

Someone shows up at your home offering to buy a vehicle or a piece of equipment. You do not have any vehicles for sale, yet perpetrators know grieving family members may be susceptible to selling vehicles or equipment that was left behind for a good price.

A surviving spouse often receives a life insurance benefit. They may have never handled financial matters before. Romance scammers, as well as neighbors, friends or people who knew the deceased, offer companionship and support during mourning. They may take advantage of people’s emotional vulnerability, try to build trust, and ultimately deceive the surviving spouse to collect personal information, exert control or con them out of money.

Additionally, like surviving spouses, adult children who receive inheritances are often targeted by romance scammers.

A family member tries to take over. Sometimes family members have the right intentions but can make mistakes that can put you and your family at risk. Other times, the family member pretends to be helpful but has other motives. They take control and these instances can result in financial abuse. Communication and healthy skepticism can help keep things from spiraling out of control.

General Safety Tips

- If you feel rushed or suspicious, stop. Ask for time to think it over. Ask someone you trust for their opinion before doing anything.
- Be mindful of messages that have a sense of urgency or emotional amplification. Scammers might say, “I need your help right away. You’re the only one I can count on,” or, “It is critical you make an immediate payment on your late husband’s mortgage.”
- Never send money or gift cards to someone you have never met.
- If someone asks you to lie about what you are doing, it is probably a scam.

If you suspect fraud, file a complaint with the Nevada Attorney General at: ag.nv.gov/Complaints/File_Complaint or call 888-434-9989.

Report cyber crimes to the Federal Bureau of Investigation at: ic3.gov



Additional Information

Suggested next steps:

- To learn more about bereavement scams, go to page 18.



“...How can scammers avoid developing any feelings for the people they scam, especially in a love scheme, where emotions must become entangled with a target? Don't scammers have a soul, a heart? How can they take advantage of someone they've met, spent time with, and perhaps even been intimate with? Well, it's actually very easy. Many of them are thinking only about themselves, and since many are sociopaths or just doing this to make money, selfishness and a lack of empathy come naturally.”

- Frank W. Abagnale, Scam Me If You Can

My Notes:

Write down the most important thing(s) you learned in this section on how scammers exploit people.

[illegible]

Additional Bereavement Scams

This section covers common types of scams you may encounter after losing a family member. You can learn more about the most prevalent types of scams happening in your community by visiting BBB.org/ScamTracker.

Phone Scams

After a family member dies, scammers may take the opportunity to contact the deceased person's family member. The most common way they communicate is by phone. The following are the types of tactics they will use against the deceased person's family member(s). If you receive phone calls like this, be wary and do not be too trusting of the person you are talking to.

Life insurance. When someone close to you dies, scammers may be aware that the deceased had life insurance and they may know information about the beneficiary. If so, they will initiate contact to get access to monetary gains. The scammer might pose as an insurance agent, calling the beneficiary to let them know they were left with a "large insurance policy."

They may tell you the full amount will be wired, but they would need an initial payment. In other cases, some scammers will pose as attorneys, telling you that you were "left an inheritance and need to pay a fee." These types of scams are rampant and often target individuals who just lost somebody.

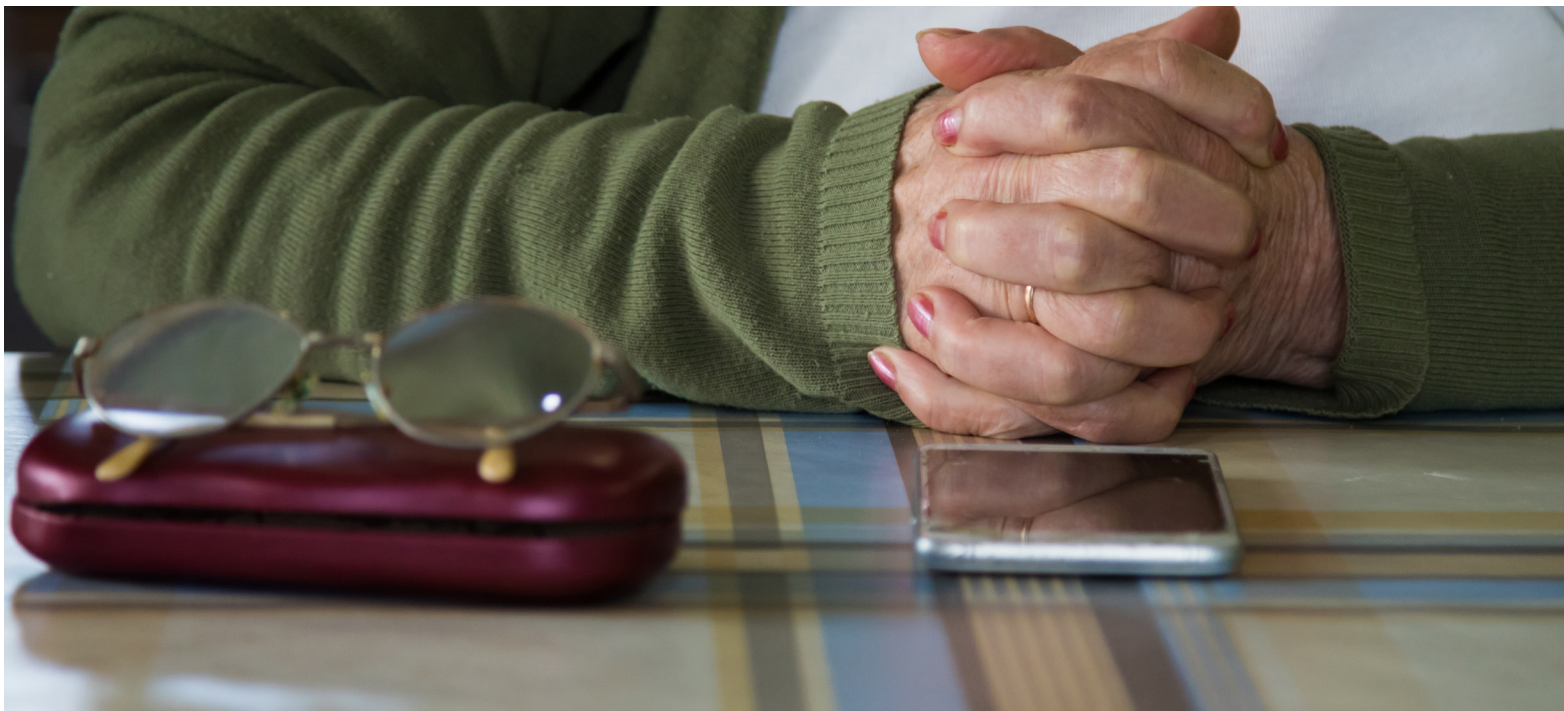
Debt owed. Another type of scam is an intimidation tactic when scammers say your deceased family member owes money. They apply pressure by saying you are now responsible for the debt to try to get you to give them money.

Tip: Ask for the person's name, contact information, license number, and which company they claim to be from to verify. The company should also send you a debt validation letter.

You may get an increase in empathic telephone calls from persons you don't know offering to be of help. NEVER agree to a request from a suspicious caller.

More tips on how to avoid phone scams:

- Do not answer calls from unrecognized phone numbers, even if it's from a local area code. If the call is important, the caller will leave a voicemail. Also, answering the call may trigger more unwanted calls.
- Use spam blocking apps. There are plenty of apps available that block suspected spam callers.
- Hang up if you suspect a scam.
- Don't give out any of your personal information when you are on the phone with somebody who calls you. Remember, scammers can pretend to be anybody.
- Always double check. If you think you were talking to someone legitimate, you can double check by taking a quick look on their company's website.
- If your family member lives out of state, you may feel rushed or pressured to handle the affairs with less information or verification than you would otherwise, making you more susceptible to scams. Stay vigilant and take your time.



Long Lost Family Scam

Another prevalent bereavement scam is pretending to be a long lost relative. They will claim the deceased person owed them money. If they insist they were owed inheritance, or any kind of debt, consult an attorney.

Romance Scams

When someone dies, it becomes public information. Information is shared typically through an obituary and word of mouth. Information in an obituary often lists surviving family members, making it easy for scammers to target widows/widowers.

People often know the red flags of romance scams but tend to think their online romance is a legitimate one. In a romance scam, scammers try to earn a person's trust by masking their true intentions in the form of support. Scammers will attempt to befriend you and gain your trust over time so they can get to know you more intimately.

Many people have been conned by romance scams because they want to find friendship or love. Unsuspecting individuals can be more trusting and less likely to question the scammer's behavior and intentions.

Red Flags

- If the person you are talking to is asking you for cash, or a gift card, you need to stop communication with the person immediately.
- When your suitor expresses love and care for you too quickly, your suitor might be a scammer.
- Beware when the person you are communicating with asks you to go on another platform to communicate.
- If the person's pictures look too good to be true, the person you are talking to may not be the same person in the pictures.

Tips on how to avoid romance scams

Here are some tips to protect yourself when dating online. Remember to be patient with yourself as you navigate through online dating.

Do your research. Check that the person you are talking to is who they say they are by doing a quick online search.

If you met someone online, ask to meet them in-person in a public place within five days. If they are hesitant and make constant excuses not to see you, it may be because they are not who they say they are.

Talk to people you trust about relationships you develop online. They might be able to give perspective when something sounds suspicious.

Don't provide your information right away. Get to know the person you're talking to first before sharing your last name, address, place of work, family member names, etc.

Turn off location settings on your phone, tablet and computer. If you use a mobile dating app, don't share your location.

Read your messages thoroughly. If you get a suspicious message that seems scripted, copy and paste the message you receive into a search engine and check if it appears on other online dating sites.



Community Spotlight On Romance Scams

Falling for a scam unfortunately is something that happens to lots of people. If you have fallen for a scam, know you are not alone. Surviving spouses are frequently targeted by romance scammers.

A northern Nevada resident shares her story:

“My husband passed away unexpectedly. We were married for 27 years. I went through depression after he died. After some time had passed, I went on a dating site to try to move forward with my new norm. I eventually met someone I found interesting. He first asked me if he could borrow money after almost a year of getting to know each other.

He told me he couldn't access his account in America. I obliged, but due to my arising suspicions, I did some digging on the internet. I eventually discovered that the person I had been talking to for the last 10 months had stolen another person's identity and was pretending to be someone else the entire time.

All in all, I lost a total of \$17,000 to this man.

I believe boredom, sadness, and loss were the main reasons why I fell for a romance scam. If there is anything I can share, it would be to not make any hasty decisions. If you are newly widowed, concentrate on yourself, do a lot of self-care, and stay close to family.

I trusted this person and thought he was going to be the next person in my life. But I learned that for those who have just lost a spouse, we need to regroup, be independent, get busy, get involved and meet people face to face.”

”

Surviving adult children should also stay vigilant. If your parents were married and you lost one of your parents, but still have one in your life, be extra cautious if your surviving parent develops a new romantic interest.

A northern Nevada financial advisor shares a story of how surviving adult children were cheated of their inheritance by their mother's swindler:

“

“I am the financial advisor for some siblings who lost their mother. My clients shared that their late mother lost her second husband unexpectedly. Their mother was in her 90s at the time and was lonely and looking for love. Their mother met someone shortly after who was significantly younger, and she got married for a third time.

My clients were originally the beneficiaries of their mother's will. However, their mother's new husband changed the will and listed himself as the sole beneficiary – all within a year of getting married. The swindler left my clients empty-handed.

My clients are fighting the issue in court claiming their mother was unaware of what she was signing and was coerced into changing her will. The challenge is the change in beneficiaries followed proper legal procedure.

It's much easier to prevent cases like this from happening. I tell adult children to look out for red flags with their parents, like unexpectedly changing their will. Be cautious when mom or dad have a new relationship that's moving fast.”

”



Real-life Story Reported to BBB

A California woman, Ann, lost \$22,000 to a romance scam and is now totally broke, in debt to her credit cards, and living with her daughter.

A year after her husband died, Ann decided to try online dating on Match.com. Before long she heard from a man who called himself “Wayne King.” They began communicating, first through Match.com and then over text.

King claimed to own a company called Jev Orbital in Maryland, and with an internet search she found this company really did exist. King claimed to be 66 years old, and said he lived in Pasadena. When she asked he even provided the address. He said he had a daughter in Baltimore, Maryland. He tried to gain Ann’s confidence by showing her information that he said showed she could access his bank account, which contained more than one million dollars.

When King said his daughter was in the hospital Ann sent some money to help. Then King said he was in Beijing, but was having trouble shipping goods for his business to the U.S. He asked Ann to help him to pay to ship the goods through Malaysia to the U.S. Over the course of a month Ann sent King \$22,000 on the strength of his promises to pay her back. After Ann agreed to pay for the shipping fees, King asked her to buy him four iPhones and a Macbook Pro. She maxed out her credit cards to buy these and ship them to him, again on the promise that King would pay her back. He never did.

At 69 years old she is now taking pills for anxiety, may need heart surgery, and is filing for bankruptcy. Her daughters told her she needed to report this, and Ann went to the police and also reported it to the Better Business Bureau. Despite the heartache she has suffered she agreed to share her story to help keep others from suffering through a similar experience.

Read more about online romance scams at BBB.org/ScamStudies



Additional Information

Suggested next step:

You can stop scammers from impersonating the deceased person by submitting the death certificate to agencies such as the IRS, DMV, banks and the three credit bureaus: Equifax, Experian and TransUnion.

If you think you have been scammed, report it. Go to **“Scam Reporting Resources”** on page 31.

What are some of the ways you can protect yourself from bereavement scams?

My Notes:

[illegible]

Your New Journey: Self-Care After Loss

You may ask yourself where to go from here or what happens next. As you navigate through your new way of living, know that you are not alone. If you are reading this guidebook and find yourself feeling overwhelmed, ask a trusted family member or friend to go through it with you.

Experiencing loss can be very painful. You never get over the grief but with time, it becomes manageable. The most important thing is that you don't give up. Here are some things that might be helpful as you navigate through your new journey.

See your doctor. Your health can suffer after the initial shock of losing someone. Your health can become challenged due to high blood pressure, loss of appetite, etc. Prevention is better than cure.

Ask someone you trust to drive you. During the aftermath of loss and dealing with grief brain, it may be difficult to focus on driving and therefore dangerous.

Maintain your physical and mental health. Remember to eat and get enough sleep. Do activities that are helpful to you like reading a good book or taking a warm bath to maintain your mental health.

Consider volunteering. Helping others and volunteering can be uplifting and even therapeutic. There are plenty of great organizations that are always looking for new volunteers.

Ask for help. Remember, it is okay to not be okay. Asking for help can lighten your load.

Accept help. If friends offer to help you, take them up on their offer. You can ask for help for basic things like taking out the trash or shoveling snow from your driveway.

See a therapist or a grief counselor.

Seeking mental and emotional support can help you cope with the loss of your family member. Medicare usually covers the cost. If you have a different insurance, find out what they cover.

Consider joining a support group.

Do not ignore your grief. Find support that works such as a support group. Finding support from people who are going through a similar loss might provide some comfort for you as you go through this process and give you an opportunity to talk about the family member you lost.

Connect with a hobby. Take up an old hobby or something new. Picking up a hobby can give you a good boost. Learning and eventually doing something you love can also bring feelings of happiness.

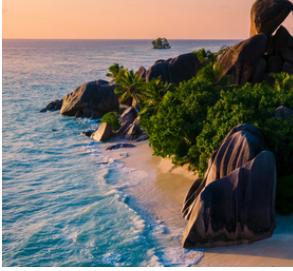
Do something fun for yourself.

Whatever that may mean to you. Do something that you know will make you laugh or make yourself feel good.



Additional Information

- To find support groups, go to page 29 under **“Family Caregivers and Support Groups in Northern Nevada.”**
- To review **“Grief and Loss Resources,”** go to page 30.



"Grief is like the ocean; it comes on waves ebbing and flowing. Sometimes the water is calm, and sometimes it is overwhelming. All we can do is learn to swim."

– Vicki Harrison

What is something that you want to do for yourself as part of your new journey?

My Notes:

[illegible]

Resources

Burial Resources

Veterans Affairs - Northern Nevada Veterans Memorial Cemetery and Burial Allowance

Eligible veterans, their spouses and dependents can be interred in one of Nevada's two State Veterans Memorial Cemeteries located in Fernley and Boulder City.

va.gov/burials-memorials/eligibility

775-575-4441

Washoe County Human Services Agency

Provides payment assistance for cremation or burial costs for a deceased person who meets certain financial and non-financial criteria.

tinyurl.com/washoe-burial

775-328-2700

Washoe Tribe of NV and CA: Washoe Tribe Burial Committee Page

Provides support, guidance and assistance to tribal families in their time of need.

washoetribe.us/departmentslandingpage/949-page-burial-committee

775-265-8600

Family Caregivers and Support Groups in Northern Nevada

Caregiver Support Initiative Resource Directory

Includes mental health services, support groups and more.

NevadaCaregivers.org

Grief and Loss Resources

Crisis Support Services of Nevada

Offers help and resources for depression and suicide.

cssnv.org

Call 988

The DICE Center

Offers mental health services to immigrant families for free.

drbenuto.wixsite.com/website-1

The Solace Tree

Grief and loss services for children, teens and adults.

solacetree.org

775-324-7723

Reading Resources:

On Grief & Grieving Finding the Meaning of Grief Through the Five Stages of Loss by Elisabeth Kübler-Ross, M.D. and David Kessler

Grief.com

It's OK That You're Not OK: Meeting Grief and Loss in a Culture That Doesn't Understand by Megan Devine

The Grieving Brain by Mary-Frances O'Connor, PhD

When It's Time To Say Good-Bye by Marti Tote

Immigrant Resources

Tu Casa Latina

Provides humanitarian forms of relief for immigrant individuals in northern Nevada.

tucasalatina.org

775-432-9929

Legal Resources

Nevada Legal Services

Provides free legal services to low-income Nevadans.

nevadalegalservices.org

775-284-3491

Nevada Legal Services - Senior Law Project

Free legal assistance for problems faced by low-income seniors including elder rights law.

nevadalegalservices.org/senior-law-project

775-284-3491

Northern Nevada Legal Aid

Provides free or low-cost advice, assistance or representation in civil matters.

nnlegalaid.org

775-329-2727

Nevada State Bar

Offers free resource for finding attorneys in the state of Nevada.

nvbar.org

775-329-4100

To Find a Financial Advisor

BrokerCheck by FINRA

Research the professional backgrounds of brokers and brokerage firms, as well as investment adviser firms and advisers.

brokercheck.finra.org

800-289-9999

Scam Reporting Resources

Better Business Bureau

BBB Scam Tracker is a free tool anyone can use to report suspected scams. Your reports warn others so they can avoid similar cons.

BBB.org/ScamTracker

775-322-0657

FBI

Report cyber crime and elder fraud.

ic3.gov

Federal Trade Commission

Report fraud, scams, and bad business practices.

ReportFraud.ftc.gov

Federal Trade Commission

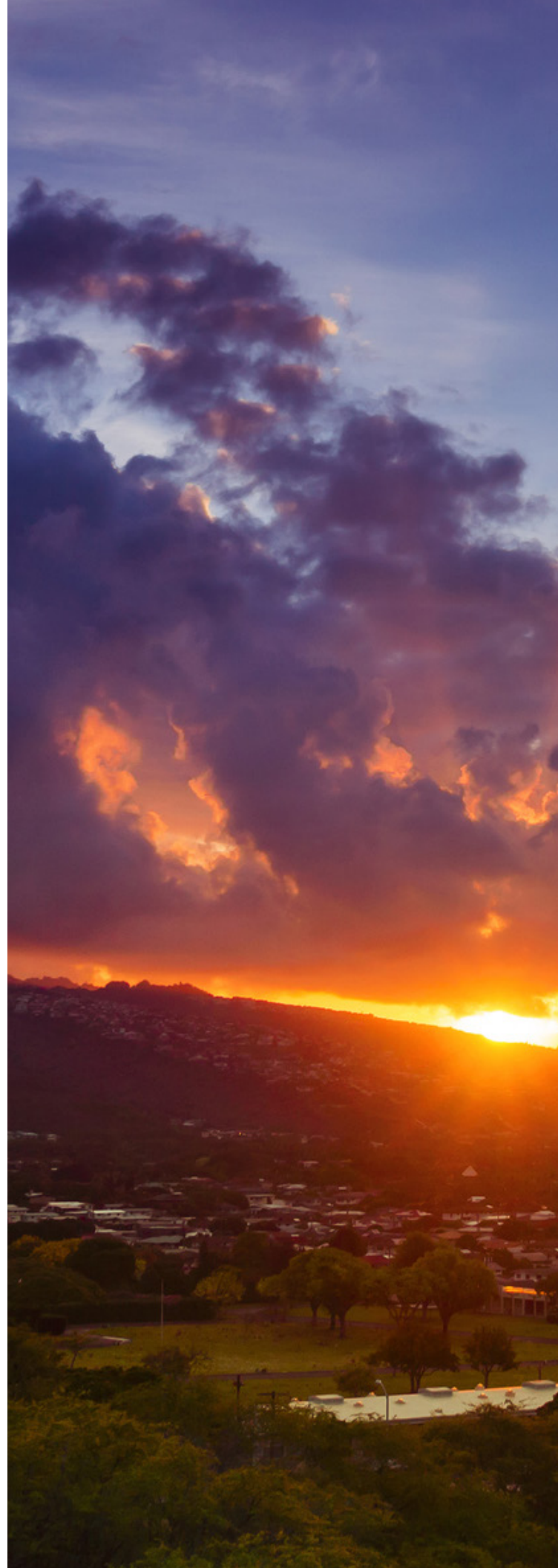
Report identity theft and get a recovery plan.

IdentityTheft.gov

Nevada Attorney General

ag.nv.gov/Complaints/File_Complaint

888-434-9989





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**COMMUNITY
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About the Community Foundation of Northern Nevada

This guidebook was created through the Community Foundation of Northern Nevada's Preventing Financial Scams Initiative. The Preventing Financial Scams Initiative was established in 2019 to help prevent financial scams and is now led by the Better Business Bureau Serving Northern Nevada and Utah.

The Community Foundation, a 501(c)(3) organization, was established to strengthen our region through philanthropy and leadership by connecting people who care with causes that matter.

Community Foundation initiatives bring diverse stakeholders together to solve community challenges. The Community Foundation collaborates with many organizations and area residents to develop resources and solutions. The resources they create ultimately transition to another organization that takes the lead and embeds the initiative into their everyday work.

In addition to initiatives, the Community Foundation distributes grants and scholarships on behalf of their donors. The Community Foundation works with individuals and businesses to make their charitable giving more impactful. Charitable gifts can be made to benefit nonprofits, religious institutions, educational institutions, government agencies, or students in the community today. Learn more at NevadaFund.org or by calling 775-333-5499.