

Red Flags Checklist

A Practical Checklist for Allied Professionals

Allied professionals across disciplines are often among the first to notice when a client's needs extend beyond the support they can provide alone. This overview introduces the role of professional fiduciaries, the situations they support, and the formal roles they serve, so professionals can recognize when additional structure, authority, or protection may be helpful.

This checklist is designed to help identify situations where involving a professional fiduciary may be helpful. It is not intended to assess legal capacity or provide legal advice.

You may begin to notice one or more of the following patterns:

Daily Life & Decision-Making

- Difficulty following through on decisions or instructions
- Increasing confusion about responsibilities or next steps
- Repeatedly changing decisions with significant consequences
- Difficulty understanding or remembering important information

Financial & Administrative Concerns

- Unpaid bills, shut-off notices, or unopened mail accumulating
- Difficulty managing bank accounts, benefits, or basic finances
- Increased vulnerability to scams or financial exploitation
- Important documents missing, disorganized, or misunderstood

Health, Safety & Care Coordination

- Missed medical appointments or medication mismanagement
- Declining personal safety, hygiene, or living conditions
- Resistance to care paired with increasing risk
- No one clearly responsible for overseeing care decisions

Legal, Estate & Authority Issues

- No clear decision-maker (POA, trustee, guardian, etc.)
- Outdated or incomplete estate planning documents
- Complex trusts, legal matters, or benefits that are unmanaged
- Court involvement, or the possibility of court intervention

Family & Support System Dynamics

- No family or informal support available
- Family members disagreeing about decisions or care
- Concerns about undue influence or conflicting interests
- Caregivers experiencing burnout, conflict, or role confusion

Why These Observations Matter

When these factors are present, a client may need:

- Formal decision-making authority
- Ongoing oversight and accountability
- Neutral, legally recognized support
- Protection of personal, financial, or legal interests

A professional fiduciary is trained to step in when responsibility, authority, and accountability are required, often working alongside other professionals.

The Allied Professional's Role

You are not expected to diagnose, assess capacity, or solve these situations alone. Instead, allied professionals add value by:

- Observing patterns over time
- Documenting concerns neutrally
- Maintaining clear professional boundaries
- Communicating with client or client's family appropriately when complexity increases

Awareness and communication supports **ethical, legal, and person-centered outcomes**, and protects both the client and the professional.

When in Doubt

If you find yourself thinking:

“This is becoming more than my role can support alone...”

that may be the right moment to explore whether additional professional oversight, such as a professional fiduciary, could be helpful.