

INSTRUCTIONS

Monthly Bank Statement Analysis

Use this form to analyze monthly bank account activity for changes in dollar amounts of deposits, check payments, bank withdrawals, ATM withdrawals, ATM purchases, online purchases, and other. A separate sheet should be used for each credit card account. There are three worksheets provided on the .xlsx file, but more can be added as needed.

Statements should be entered chronologically from oldest to newest.

Enter Beginning Balance records the beginning balance on the first statement. This amount is required for the formula calculating the ending balance to work properly.

Period Ending is the last date of the statement period.

Deposits is the total amount deposited into the account during the statement period.

Checks is the total amount of funds withdrawn from the account by check. **Note:** *some checks are processed as electronic transfers and may be included in the column for "online" purchases. How checks get recorded will depend on how the financial institutions classifies the checks processed as electronic transfers.*

Bank W/D (Withdrawal) records the total amount of cash withdrawn from the account with the assistance of a bank employee. This could include: cash withdrawals made by presenting a withdrawal slip from the bank, wire transfers, etc.

Online records the total amount of online purchases made electronically EXCLUDING purchases made by ATM. This category could include checks written from the account but processed as electronic payments.

ATM Purchases is the total amount of purchases made by ATM or debit card.

ATM W/D (Withdrawal) records the total amount of cash withdrawn from the account using an ATM or debit card.

Other W/D (Withdrawal) is used to record withdrawals not recorded elsewhere. This column can be used to record bank fees charged during the month or wire transfers.

Other describes the transaction(s) included in the *Other W/D* column.

Ending Balance is automatically calculated based upon the ending amount of the prior month, the total deposits, and the total withdrawals. If this number doesn't agree with the bank statement, verify that the data entry is correct and that no transactions have been omitted from the analysis.

Other columns can be added as needed for the investigation. These could include Transfers, Wire Transfers, or additional detail on specific sources of deposits.

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SUMMARY OF ASSETS FORM

Use this form to record assets in a centralized location. Under each asset type, excluding Real Estate, record the name and account number of each type of asset, and if necessary, include who holds the asset. Examples: Classic Checking 1239840 and ABC Bank CD 9830280. In the real estate section, add the address of each property. Additional rows can be added as needed.

Statement period records the beginning date of the first statement and the ending date on the last statements obtained. Any missing statements should be noted in the Comments section.

Start Balance on 1st statement records the starting balance on the first statement.

End Balance on last statement records the ending balance on the last statement.

Open Date & Close Date record the dates that the account was opened or closed, if known.

Owner change records if the owner of the account changed or if someone was added to the account.

Address change records any address changes.

ATM / Debit Cards records if ATM or debit cards are connected with the account, if known.

Online Banking records if the account is signed-up for online banking, if known.

Suspect Transaction Amount records the amount of suspect transaction, if any, that you identified during your review of that asset.

Comments / Details is used to list any comments or details that you want to make about that asset.

Under real estate:

Refinanced records if the property was refinanced. If it was, the date should be recorded in this column or the Comments column.

Sold records if the property was sold. If it was, the date should be recorded in this column or the Comments column. *Other assets not previously covered should be noted in the "Other Assets" section.*

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DETAILED REVIEW FORM

Use this form if there are a lot of transactions and you want to analyze the bank statements electronically. A separate sheet should be used for each bank or investment account. There are three worksheets provided in the .xlsx file, but more can be added as needed.

Bank Activity Date is the date shown on the bank statement.

Transaction Type is either withdrawal or deposit followed by how (check, online, mobile, ATM, etc.). Withdrawal and Deposit can be abbreviated to W and D respectively.

Check # is the number of the check.

Transactions Description is essentially who received the funds. It can be many different things including the payee from the check, the electronic debit description from the bank statement, or the name and location of the ATM withdrawals.

Deposits records all funds coming into the account.

Withdrawals records all funds going out of the account.

Account Balance is how much money is in the account.

Memo Line Notes is used to record any notations made by the bank or bank customer.

Offset is a bank term for “where the money went”. For example, a check may have been “cashed” or “deposited to XYZ bank”, and a withdrawal may have been used to purchase a money order or official check or pay a loan. This is not needed for most transactions. It is used only when you want to document where or how the funds were used, e.g., to records the account where funds were transferred or to indicate that a withdrawal was used to purchase a certified check.

Questionable/ Suspect is used if the transaction does not appear to benefit the victim. For each questionable or suspect transaction, add a “Y” or “Yes” in this column. These rows will be the basis for the suspect transaction list.

Comments is where information is included about the transaction that the investigator finds important.

Other columns such as location and transaction date can be added as needed for the investigation.

Location is the location where the transaction occurred or where the vendor is located. This column is helpful when the transactions occur outside the geographical region of the older adult.

Transaction Date is the date the transaction occurred. This date can be compared to an employee or caregiver’s schedule to determine if a pattern appears.

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SUSPECT TRANSACTIONS FORM

Use this form to detail suspect transactions that is those transactions that do not benefit the victim. A separate sheet should be used for each bank or investment account. There are three worksheets provided on the .xlsx file, but more can be added as needed. This form should be used if you are manually reviewing statements and only recording suspect transactions. If you manually entered information into Detailed Transaction form, make a copy of that file and then – in the new file – eliminate those transactions that are acceptable, that is benefit the victim. The transactions that are left will be ones that require additional information from the victim in order to determine if the transactions are acceptable or suspect.

Bank Activity Date is the date shown on the bank statement.

Transaction Type is either withdrawal or deposit followed by how (check, online, mobile, ATM, etc.). Withdrawal and Deposit can be abbreviated to W and D respectively.

Check # is the number of the check.

Transactions Description is essentially who received the funds. It can be many different things including the payee from the check, the electronic debit description from the bank statement, or the name and location of the ATM withdrawals.

Amount is the dollar value of the transaction.

Expense Type is an optional column to classify expenses in order to group similar transactions. Classifications can include: restaurants, on-line stores, gas stations, hotel charges, etc.

Memo Line Notes is used to record any notations made by the bank or bank customer.

Comments is where information is included about the transaction that the investigator finds important.

Other columns such as offset, location, and transaction date can be added as needed for the investigation.

Offset is a bank term for “where the money went”. For example, a check may have been “cashed” or “deposited to XYZ bank”, and a withdrawal may have been used to purchase a money order or official check or pay a loan.

Location is the location where the transaction occurred or where the vendor is located. This column is helpful when the transactions occur outside the geographical region of the older adult.

Transaction Date is the date the transaction occurred. This date can be compared to an employee or caregiver’s schedule to determine if a pattern appears.

INSTRUCTIONS

CREDIT CARD REVIEW FORM

Use this form when reviewing credit card statements electronically. A separate sheet should be used for each credit card account. There are three worksheets provided on the .xlsx file, but more can be added as needed.

Statement Date is the date the transaction is recorded on the statement.

Payee is the person or company receiving the funds.

Amount is the dollar value of the transaction.

Transaction Location is the location where the transaction occurred or where the vendor is located. This column is helpful when the transactions occur outside the geographical region of the older adult.

Industry is used to classify expenses in order to group like transactions. Classifications can include: restaurants, on-line stores, gas stations, hotel charges, etc.

Questionable/ Suspect is used if the transaction does not appear to benefit the older adult. For each questionable or suspect transaction, add a "Y" or "Yes" in this column. These rows will be the basis for the suspect transaction list.

Comments is where information is included about the transaction that the investigator finds important.

Other columns can be added as needed for the investigation.