

Recognize the Risk. Keep the Choice.

A plain-language guide for people receiving support, DSPs, case managers, families, and group home teams. Use alongside the Dignity of Risk Planner.

The guiding idea

People deserve relationships, privacy, independence, and opportunities to try new things. Safety planning should help people notice pressure, ask questions, and get support - not automatically remove their choices.

Who may need extra protection in a situation?

Risk is not a personality label or a diagnosis. It can rise when someone faces a particular pressure, has less access to information, or cannot easily get help. Anyone can be scammed. Some people with disabilities may face added barriers or be deliberately targeted.

Information barriers

A confusing contract, fast sales pitch, inaccessible message, or unfamiliar technology makes it difficult to check what is being agreed to.

Dependence or isolation

A person relies on someone for transportation, money, communication, housing, or care - or has limited access to trusted advice.

Pressure or manipulation

Someone uses romance, friendship, secrecy, gifts, threats, urgency, or fear of losing a relationship to get money, access, or compliance.

Limited safe alternatives

The person has no easy way to decline, leave, call for help, verify a request, or report a concern without fearing consequences.

A useful question

Instead of "Is this person safe to make decisions?" ask: "What is happening here, what information or support would help, and who might be taking advantage?"

This is a conversation and prevention guide - not a capacity evaluation, clinical screening, investigative tool, or legal opinion.

People, Visits & Relationships

Use these examples to talk through everyday choices. Ask the person what they want, what feels uncomfortable, and what support they would accept.

Strangers at the door

Watch for: A visitor wants to enter, inspect the home, see bills, sign papers, or asks the person to keep the visit secret.
Try: "I do not let unexpected visitors in. Please leave information. I will verify it with the company myself."

Inviting new people home

Watch for: Someone met online asks for the address, wants to visit right away, or refuses to meet in a public setting.
Try: Discuss a public first meeting, a trusted check-in, independent transportation, and not sharing a home address too soon.

Online dating and friends

Watch for: Rapid declarations of love, requests for secrecy, pressure to send intimate photos, demands for money, or refusal to verify identity.
Try: "I will not send money or private pictures. I want to get to know someone at my own pace."

Social-media friend requests

Watch for: Unknown accounts, copied photos, a "friend of a friend" asking for personal information, or messages moving quickly to private apps.
Try: Pause and verify through a separate known contact. Declining a request is okay.

Practice without shaming

Ask: "What do you like about this person or offer?" "What would make you pause?" "What could you say if you wanted more time?" "Who would you choose to talk to?"

Boundary + backup

Boundary: "I do not let unfamiliar people into my home or share my address without checking." Backup: "I can close the door, end the conversation, and contact someone I trust. If I am threatened or in immediate danger, I seek emergency help."

Money, Accounts & Scams

Money pressure can come from strangers, businesses, acquaintances, romantic partners, and even familiar people. A relationship does not make a financial request safe.

Gift cards or urgent transfers	Someone claiming to be a friend, official, employer, or loved one asks for Apple or other gift cards, codes, cryptocurrency, or a fast payment. Response: Do not buy, send, or share codes. Verify using a number you already trust.
Borrowing money or banking tools	Someone asks to borrow a debit card, PIN, login, checkbook, account number, or to cash or deposit a check for them. Response: Do not share access or move someone else's money. Speak privately with a trusted adviser or the bank.
Utility or service switching	A door-to-door visitor or caller offers lower bills and asks for a bill, account number, signature, or a quick decision. Response: Do not sign on the spot. Ask for written terms and independently contact the current provider to compare.
Phone, text, email, or link	A message claims an account will close, benefits will stop, a package is stuck, or payment is overdue unless the person clicks or pays now. Response: Do not use the message's link or number. Contact the organization through a trusted channel.

Five questions before sharing, paying, or signing

1. Who is asking - and can I verify them independently?
2. What do they want from me: money, access, information, or a signature?
3. Why is this urgent, secret, or hard to refuse?
4. What could I lose or change if I agree?
5. Who can help me review this without taking over?

A simple script

"I do not make money or account decisions during unexpected calls or visits. I will review it and contact you if I choose."

Make a Safety Plan Together

Use this page alongside the seven-step Dignity of Risk Planner. Agree on supports with the person wherever possible. Keep sensitive details in authorized records, not on publicly posted worksheets.

Choose the situation to plan for

☐ Visitors at the door ☐ Dating or online friends ☐ Gift cards or transfers
☐ Money or bank access ☐ Utility/service offers ☐ Other: _____

Conversation and practice prompts

What matters to the person?	What connection, purchase, activity, independence, or opportunity are they hoping for?
What would be a warning sign?	Examples: pressure, secrecy, requests for financial information, sudden change in plans, isolation from trusted people.
What boundary will they use?	One sentence they can say or show: "I need time to check" / "No, I will not share my card" / "Please leave."
What is their backup plan?	How to stop the conversation, safely leave, verify independently, save evidence, and reach a trusted support person.
What is one practice step?	Rehearse a phone call, role-play a doorstep pitch, review privacy settings, or compare a sample bill together.

When a concern is reported

Listen and thank the person for telling you. Avoid blame, ridicule, or removing access as a reflex. Ask about immediate safety. If money or account access may be compromised, help the person contact their bank or provider promptly using verified contact information. Preserve relevant messages or receipts securely, without forwarding private images. Follow applicable safeguarding, reporting, consent, and agency procedures. If someone is in immediate danger, contact emergency services.

Important balance

Suspected exploitation may require protective action and reporting. Supporting choice does not mean ignoring coercion, threats, abuse, or financial harm; protection should be proportionate, rights-respecting, and grounded in the actual situation.

Information only. Not a substitute for a person-centered plan, legal advice, financial advice, a mandated report, or an emergency response protocol. Specific duties and processes vary by state and setting.