

New Jersey Human Services Field Safety and Services Unit Financial Checklist Tool

How to Use This Tool

- Conduct regular reviews using this checklist to identify red flags.
- Use findings to initiate corrective actions or deeper investigations.
- Integrate into staff onboarding or periodic financial policy training.
- Pair with documentation audits and secure storage protocols.

Reviewer Name:

Date of Review:

Location / Site:

Financial Transparency	Yes	No
Agency policies are being implemented in a timely manner (e.g., documentation and ledger reconciliation)		
Ledgers are reviewed consistently at higher levels according to agency's policies		
All of the individuals' financial records are accessible to guardian/payee		
Cash and ATM cards are stored in a secure location		
Missing funds reimbursed/reported within policy timelines.		
Opportunities for Exploitation	Yes	No
Excessive amounts of cash in the home		
Staff/managers keep funds, receipts, ATM cards, ledgers on person or in cars		
All staff in home have unrestricted access to cash		
PIN numbers written on ATM cards		
Staff not sufficiently trained on individuals' finances		
Staff created or accessed unauthorized secondary accounts.		

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Signs of Exploitation	Yes	No
Evidence of money transfers via Venmo, Zelle, PayPal, Cash App		
Delays/cancellations when ledgers are requested for review		
Receipts inconsistent with individual's size, needs, or tastes		
Suspicious credit card accounts exist		
Individual reports missing money or belongings		
Excessive fees for basic services (e.g., haircut)		
Individual fearful/confused when discussing money		
Staff have received gifts, food, or money from individual.		
Individual asked/required to do chores or errands for staff.		
Individual has signed financial documents without awareness or understanding.		
Accounts show frequent unexplained ATM withdrawals/purchases.		
Individual complains about not receiving their money.		