# Signs of Fraud: Cheat Sheet for Staff Training

Use this list to help your employees recognize early warning signs of fraud, theft, or unethical behavior.

## Behavioral Red Flags

☐ Employee never takes time off or insists on doing everything themselves

☐ Sudden lifestyle changes (new car, expensive items, etc.)

☐ Reluctance to share duties or cross-train others

☐ Defensive or secretive about work activities

## Financial/Process Red Flags

☐ Missing or altered documentation

☐ Duplicate payments or vendors with similar names

☐ Unusual access to systems or financial records

☐ Round-dollar payments or payments just under approval limits

## Reporting Encouragement

☐ Make reporting easy and anonymous when possible

☐ Reinforce that concerns will be reviewed—not punished

☐ Lead by example: management must respond to concerns respectfully