

Financial Fraud Red Flags Checklist

Use this checklist to regularly review your books and spot early warning signs of potential fraud.

- Transactions that don't match normal business activity
- Missing or incomplete receipts, invoices, or contracts
- Unrecognized or unauthorized vendors
- Resistance to sharing financial reports or documentation
- Payments processed at unusual times or outside normal procedures
- Recurring bank reconciliation discrepancies
- Unexplained cash shortages or overages
- Sudden changes in employee financial behavior
- Invoices that are almost correct but slightly inconsistent
- Reluctance to delegate financial duties or take time off

Prepared by Scoville Bookkeeping Solutions – Bringing clarity, controls, and confidence to your finances.