

BEHAVIORAL RED FLAGS FOR FRAUD



Fraud can be committed by anyone, making it important for all employees to be aware and observant of behavioral red flags that might indicate a fraudster.



Living beyond means

Big spending is often an indicator of fraudulent behavior, especially if the employee's salary does not line up with their lifestyle.



Financial Difficulties

Financial problems are often cited as motivation for those who commit fraud. Examples include high loan, mortgage, tax, or credit card debt.



Close personal relationship with vendors or contractors

This might indicate a conflict of interest, collusion, or bribery.



Control issues or an unwillingness to share duties

Fraudsters might fear that they will be caught if they share their job duties with another employee. They may not use their allotted time off, or they might come up with excuses to gatekeep information from their colleagues.



Irritability, suspiciousness or defensiveness

Fraudsters may act unusually paranoid or harsh with colleagues in order to project suspicion onto others or discourage questions.



If you suspect fraud is occurring in County programs and departments, contact the Montgomery County Office of the Inspector General.