Common Personality Traits of Fraudsters

- Wheeler/Dealer
- Domineering and Controlling
- Doesn’t like people reviewing their work
- Strong desire for personal gain
- Have a “beat the system” attitude
- Live beyond their means
- Close relationship with customers or vendors
- Unable to relax
- Often have a “too good to be true” work performance
- Don’t take leave time or only in small amounts
- Often work excessive/unnecessary overtime
- Outwardly appears to be very trustworthy
- Often display some sort of drastic change in personality or behavior

Common Sources or Pressure

- Medical problems – especially for a loved one
- Unreasonable performance goals
- Spouse loses a job
- Divorce
- Starting a new business or an existing business is struggling
- Criminal conviction
- Civil lawsuit
- Purchase of a new home, second home or remodel
- Need to maintain a certain lifestyle – Individual or spouse either likes expensive things or feels pressure to “one up” others regarding material possessions.
- Excessive gambling
- Drug or alcohol addiction
Changes in Behavior

- Suddenly appears to be buying more material items
- Brags about new purchases
- Starts carrying large amounts of cash
- Creditors/bill collectors call or come by work
- Borrows money from coworkers
- Becomes more irritable or moody
- Becomes unreasonably upset when questioned
- Becomes territorial over their area of responsibility
- Won’t take leave or only takes leave in small increments
- Works unneeded/unnecessary overtime
- Turns down promotions
- Starts coming in early or staying late
- Professes need to redo or rewrite work to “make it neat”
- May begin mentioning family or financial problems
- Exhibits signs of drug or gambling addiction
- Exhibits signs of dissatisfaction