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Author & Elder Care Legislation Advocate  
Founder of A Caregiver Story & Grandpa's Dream  
Expert in Family Caregiving, Elder Care Policy, and Aging Issues, 19 years

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“Madam Chair and members, **imagine a senior’s home being built brick by brick**—but instead of the foundation, it’s **their retirement, savings, their bank accounts, and their online businesses**. Today, *cyber intrusions can destroy that foundation just as quickly as a bad contractor can ruin a home*.

HB26-1245 protect advance payments in construction. I *am* here to ask that we extend the same protection to the digital foundation of Colorado seniors’ lives.

My name is **Dr. Carolyn A. Brent**, and I have spent the past **19 years advocating for the safety, financial security and independence of older adults**, throughout the United States.

“I am here today in support of HB26-1245 and to respectfully request that its consumer protection framework be expanded to include *cybersecurity and digital infrastructure protection service* when advanced payments are required.”

“HB26-1245 recognizes a critical principle when contractors require advance payments for essential infrastructure and **fails to perform or misuse those funds consumers suffer serious financial harm.**”

“While the bill addresses physical construction, the **same risk exists in digital infrastructure.**”

“For many seniors and small business owners, **online systems—including banking, retirement accounts, and digital business platforms—are the foundation of their financial lives.**”

“Cybersecurity and digital remediation service often require **substantial retainers under urgent circumstances**. Consumers make high—stakes decisions with limited ability to independently verify claims or measure results.”

“Seniors are **especially vulnerable**. They are frequently **targeted by cyber exploitation** schemes and may rely on fixation of fixed incomes. Without standardized disclosures, they face significant risks.”

*“Caregiving and Selfcare Must go hand-in-hand” Carolyn A. Brent, MBA, Dr. h.c.*

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I respectfully request that HB26-1245's definition of "**contractor**" be expanded include individuals or business providing **cybersecurity, digital infrastructure protection, or cyber intrusion remediation service when advance payments** is required.

At minimum, these providers should disclose in writing:

- **How advance funds will be used**
- **The scope of service**
- **Estimated timelines**
- **Clear deliverables or benchmarks**

This proposal does not **impose new regulation**—it ensures **transparency** and protect consumers **before harm occurs**.

**In Closing:**

HB26-1245 protects the **physical foundation of a home**; we must also protect the **digital foundation of seniors' financial lives**.

Thank you for your consideration.

*"Caregiving and Selfcare Must go hand-in-hand" Carolyn A. Brent, MBA, Dr. h.c.*