



How to Spot a Scam

Keep this where you'll see it. Read it before you click, pay, or call anyone back.

1 The one rule: if it rushes you, slow down.

Almost every scam needs you to act right now, before you can check. Real companies let you hang up and call back. Scams can't survive it.

The 5 red flags ANY ONE IS ENOUGH

- 1 It's in a hurry.**
"Act now," "within 24 hours," "or your account closes." Pressure is the trick.
- 2 It wants a strange way to pay.**
Gift cards, wire transfers, crypto, a payment app to a stranger, or cash handed to a courier.
- 3 It asks for a code or password.**
That code texted to your phone is a key. Nobody real ever needs you to read it back.
- 4 It found you first.**
A surprise call, text, email, or pop up about a problem you didn't know you had.
- 5 It says keep it secret.**
"Don't tell your bank." "Don't tell your family." That's how they keep help away.

Go the long way WORKS EVERY TIME

- 1 Stop.** Don't tap the link or call the number they gave you. Those lead back to them.
- 2 Find the real contact yourself:** the number on the back of your card, the app you already have, or the website you type in.
- 3 Ask them.** If the problem is real, it will still be real in ten minutes.

Real companies never

- ✗ ask you to pay with gift cards
- ✗ ask you to read back a code they texted you
- ✗ need to remote into your computer out of the blue
- ✗ threaten arrest over the phone
- ✗ tell you to keep it from your bank or family

Our family safe word FOR "I'M IN TROUBLE, SEND MONEY" CALLS

Voices can be faked now. Pick a word only your family knows. If a call sounds like someone you love asking for money fast, ask for the word. No word, no money. Then call them back on the number you already have.

Don't write the word on this sheet. Agree on it out loud, at the next family dinner.

If it already happened, move fast. No shame.

1. **Call your bank** using the number on your card.
2. **Change the password** on any account you shared.
3. **Tell someone you trust.** Today, not tomorrow.
4. **Report it** at reportfraud.ftc.gov

This happens to smart, careful people every single day. They don't attack your brains, they attack a busy moment. Fast beats perfect.