FREE

STAYING SAFE

Scam Spotter Checklist

Two pages that help you recognize a scam in seconds, and what to do right away.

THE SOCIAL ARCHITECT

SPOT IT

Six warning signs

1. Urgency

"Act now," "final notice," "your account will close."

2. Secrecy

"Do not tell your bank or family."

3. Unusual payment

Gift cards, wire, crypto, cash, payment apps to a stranger.

4. Fear or prizes

You owe money, a relative is in trouble, or you won something.

5. Unexpected contact

A call, text or email you did not ask for.

6. Pressure to stay on the line

Real organizations let you hang up and call back.

THE RULE OF THREE

Pause. Verify using a number you look up yourself. Talk to someone you trust.

DO IT

In the first five minutes

- [ ] Stop. Do not click, reply or pay.
- [ ] Hang up. Do not press any numbers.
- [ ] Call back using the number on your card or statement.
- [ ] If you paid: contact your bank or card company right away.
- [ ] If you shared a password: change it and turn on two-step verification.
- [ ] Report it to the FTC at ReportFraud.ftc.gov.
- [ ] Tell one person you trust. Scammers count on silence.

NO SHAME

Smart, careful people are targeted every day. Reporting helps protect others.