



THE SCAM-PROOF FAMILY KIT

Print it. Tape it by the phone. Share it with someone you love.

- 1 The phone-side card with the REAL numbers
- 2 12 sentences that mean: hang up now
- 3 Your family safe word (and how to set it up)
- 4 10 scams in one page, with the one rule that stops each
- 5 If it already happened: what to do in the first hour



1. THE PHONE-SIDE CARD

Cut along the dashed line. Tape it next to every phone in the house.

HANG UP FIRST. THINK SECOND.

Then call back yourself, using a number from this card - never one they give you.

Social Security **1-800-772-1213**

Medicare **1-800-633-4227**

AARP Fraud Watch (free helpline) **877-908-3360**

My bank (number on the back of my card) _____

Family member I call first _____

Report a scam **reportfraud.ftc.gov | ic3.gov**

Scam texts **Forward to 7726 (SPAM)**

No real agency asks you to keep a secret, pay with gift cards, or move money to "protect" it.

Why a card? Because scams work by rushing you. When your heart is pounding, you will not remember a phone number - but you will see this card. Every number on it was checked against the official websites.



2. IF YOU HEAR THIS, HANG UP

Every sentence below comes from a documented scam - never from a real agency.

- 1 "Your Social Security number has been suspended."
- 2 "Press 1 to speak with an officer."
- 3 "Don't tell anyone - not your bank, not your family."
- 4 "Move your money to a safe account to protect it."
- 5 "Pay with gift cards, gold, a wire or a Bitcoin machine."
- 6 "A courier will come to your house to collect it."
- 7 "Read me the code we just texted you."
- 8 "Grandma, it's me. I'm in trouble. Don't tell Mom."
- 9 "Your computer is infected. Call Microsoft at this number."
- 10 "Your package is on hold. Pay the \$1.99 fee."
- 11 "Reply Y to activate the link."
- 12 "I made great profits trading crypto. Let me show you."

YOU ARE ALLOWED TO BE RUDE.

Hanging up on a real agency costs you nothing. You can always call them back.



3. YOUR FAMILY SAFE WORD

A secret word only your family knows. It beats voice-cloning scams in 3 seconds.

- 1.** Pick a word or short phrase nobody could guess: not a pet's name, not a birthday, nothing on social media.
- 2.** Share it in person or on a call you started - never by text or email.
- 3.** Agree on the rule: any call asking for money or urgent help must include the word.
- 4.** If the caller can't say it, hang up and call the person back on the number you already have.
- 5.** Change the word if you ever had to use it.

Cut out and keep in your wallet (one for each family member):

OUR FAMILY SAFE WORD

No word, no money. Hang up and call back.

OUR FAMILY SAFE WORD

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OUR FAMILY SAFE WORD

No word, no money. Hang up and call back.



4. TEN SCAMS, TEN RULES

Every case file on one page. Watch any episode free on YouTube.

- 01 The call that sounds like your grandchild**
A cloned voice begs for bail money.
Rule: Hang up and call them back on their own number.
youtu.be/A7g8TbqAdmI
- 02 3 seconds of your voice**
Scammers clone voices from videos and voicemail.
Rule: Keep your voicemail greeting generic.
youtu.be/u0PBIIIFZbBk
- 03 The fraud alert that looks like your bank**
A text says your account is locked.
Rule: Never tap the link. Call the number on your card.
youtu.be/l3SLOmnewRY
- 04 The camera that never turns on**
An online sweetheart who can't video chat.
Rule: No video call = no relationship. Never send money.
youtu.be/s4HboA1K-Hw
- 05 The family safe word**
A panicked call from "family".
Rule: Ask for the family safe word before anything else.
youtu.be/subpncdYvCI
- 06 Medicare calls**
"Your card is expiring", "free" braces and tests.
Rule: Medicare won't call to sell you anything. Hang up.
youtu.be/TC_D_zAL3cU
- 07 The Microsoft pop-up**
A screen alarm says your computer is infected.
Rule: Never call the number on a pop-up. Restart the computer.
youtu.be/WiZKLJnJHZE
- 08 The romance investment**
A friendly stranger shows you crypto profits.
Rule: Anyone who teaches you to invest online is the scam.
youtu.be/l-B-Sgje-rE
- 09 The \$1.99 package text**
"Your package is on hold" - pay a tiny fee.
Rule: Track orders in the store's own app. Forward texts to 7726.
youtu.be/UYcQEFQ_cwQ
- 10 "Your Social Security number is suspended"**
A fake officer offers to "protect" your savings.
Rule: SSA never suspends numbers. Call 1-800-772-1213 yourself.
youtu.be/pta5tGhe6C8



5. IF IT ALREADY HAPPENED

You are not alone, and acting in the first hour makes the biggest difference.

1 Stop all contact.

Hang up, don't reply, don't send anything more - even if they threaten you or promise to return the money.

2 Call your bank now.

Use the number on the back of your card. Ask them to stop or reverse payments, cancel the card and remove any phone wallets.

3 Change passwords.

Start with email and banking. If someone accessed your computer, have it checked before you log in again.

4 Report it.

reportfraud.ftc.gov (all scams) | ic3.gov (if money was sent online) | ssa.gov/scam (Social Security) | forward scam texts to 7726.

5 Watch for the second scam.

"Recovery" companies and fake lawyers who promise to get your money back for a fee are scammers too.

6 Talk to someone.

AARP Fraud Watch Helpline: 877-908-3360 - free, with trained volunteers. Being fooled is not a sign of weakness; these are professionals.

A NEW CASE FILE EVERY WEEK

Watch free on YouTube: search "The Scam Files" | youtube.com/@ScamFilesShow

Share this kit with one person who still answers every call.