



Is It a Scam? Four Quick Checks

Run through these while the caller or message is still waiting. One check mark is enough to stop.

Check the box if...

- ☐ **They say they are someone I know or trust.**
The government, my bank, a tech company, a utility or a family member. Scammers can fake the name and number on caller ID.
- ☐ **There is a problem or a prize.**
I owe money, I have a virus, a family member is in trouble, or I won something but must pay a fee first.
- ☐ **They are rushing me.**
Decide now. Don't hang up. Threats of arrest, lawsuits or lost accounts. Honest businesses give you time to decide.
- ☐ **They tell me how to pay.**
Gift cards, wire transfer, cryptocurrency, a payment app, or a check to deposit and then send money back.

If you checked even one box

1. Stop. Hang up or close the message.
2. Don't call a number they gave you, or the number on caller ID. Look up the real number yourself.
3. Talk to someone you trust before you do anything else.
4. Report it at ReportFraud.ftc.gov.

Already paid or shared information? Call your bank or card company right away, then report it at ic3.gov. The National Elder Fraud Hotline (age 60 and up) is 1-833-372-8311.

Based on the FTC's "How To Avoid a Scam" (consumer.ftc.gov/articles/how-avoid-scam).