

FAMILY SCAM SAFETY PLAN

A simple agreement for slowing down, verifying, and helping one another

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Why make a safety plan?

Scammers try to create fear, urgency, excitement, or secrecy. In that moment, even a careful person can feel pushed to act before checking. A written plan removes some of that pressure: it tells everyone exactly who to call, where to verify information, and what the family has already agreed not to do.

WHAT THIS PLAN DOES

It creates a pause between an unexpected request and a financial or security decision. It gives family members permission to hang up, ask for help, and verify through a separate trusted channel.

WHAT IT DOES NOT DO

It does not store passwords, PINs, account numbers, security answers, or other information a thief could use.

Prepare the plan together

1 Choose two trusted contacts.

Pick people who will answer calmly and help verify a request without judgment.

2 Record official phone numbers.

Copy them from the back of a card, a printed statement, or an official website - never from an unexpected message.

3 Agree on a private verification phrase.

Use it when someone claims a family emergency. Do not write the phrase itself in this plan or share it online.

4 Keep the plan visible and review it.

Put it near the phone or another easy-to-reach place. Review it every six months and whenever contact information changes.

PRACTICE THE PAUSE

Say this out loud together: 'I do not make financial or security decisions during an unexpected call. I will hang up and verify.' Practicing once makes the response easier to remember under pressure.

No blame. If anyone is unsure or makes a mistake, the family responds quickly and helps.

THE CORE RULE

STOP. LEAVE. VERIFY.

Slow the situation down

Scammers create urgency so you act before you verify. You are always allowed to hang up, close a message, and ask someone you trust.

1

An unexpected call or message

IF: Someone claims to be your bank, a company, or a government agency.

DO: End the conversation. Contact the organization using a number or app you already trust.

2

Someone asks for money

IF: They request gift cards, cryptocurrency, a wire, cash, or a payment-app transfer.

DO: Do not pay. Speak with a trusted person first. Legitimate agencies do not demand unusual payment methods.

3

A loved one is in trouble

IF: A caller says a family member needs bail, medical help, travel money, or secrecy.

DO: Hang up. Call the family member directly and use your family's private verification phrase.

4

Someone wants computer access

IF: A pop-up or caller says your device is infected, compromised, or due for a refund.

DO: Do not install software or allow remote access. Close the page and ask a trusted person for help.

5

You already clicked, paid, or shared

IF: Money, a password, a code, or remote access may have been given to a scammer.

DO: Contact the bank or payment provider immediately. Disconnect remote access, change passwords on a safe device, save evidence, and report it.

Three words to remember

STOP. LEAVE. VERIFY.

FAMILY SCAM SAFETY PLAN

Complete together and keep somewhere easy to find

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Our family plan

HOW TO USE THIS PAGE

1. Complete it now with someone you trust.
2. Copy phone numbers from cards, statements, or official websites.
3. Keep it easy to reach.
4. During a suspicious call, hang up first - then use this plan to verify.

Do not record passwords, PINs, account numbers, or security answers on this page.

Trusted contact 1 - name

Phone

Trusted contact 2 - name

Phone

Important numbers

Bank or credit union name

Fraud-department phone from card or statement

Credit-card company

Fraud-department phone from card

Mobile-phone provider

Provider support number

Our verification plan

Private family phrase - write a hint, not the phrase itself

If a family emergency is claimed, we will verify by calling

Our shared rules

- ☐ We will not send money or share a verification code while under pressure.
- ☐ We will end unexpected conversations and verify through a known number or app.
- ☐ We will never shame someone for asking for help or reporting a mistake.
- ☐ If something goes wrong, we will tell one another quickly so we can limit the damage.

We will keep this plan

Next review date

Initials