

HOW TO TALK ABOUT SCAM SAFETY

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A dignity-first guide for families and trusted helpers

The goal is partnership, not control

A conversation about scams can easily sound like a warning, lecture, or test. That can create embarrassment or resistance. Start from a shared truth: scams are designed to manipulate normal human emotions, and anyone can be caught at the wrong moment.

START WITH RESPECT

Ask permission: 'Could we make a simple plan together in case either of us gets a suspicious call?' Include yourself in the plan instead of presenting the other person as the problem.

FOCUS ON THE SITUATION

Talk about behaviors - urgency, secrecy, unusual payments, remote access - rather than someone's age, memory, or technology skills.

MAKE ASKING FOR HELP SAFE

Promise that checking will never lead to criticism, teasing, or loss of independence. People report problems sooner when they know the response will be calm.

AGREE BEFORE PRESSURE ARRIVES

Choose trusted contacts, a verification phrase, and a rule that no urgent financial decision is made during an unexpected call. Write the plan down and keep it accessible.

A useful opening

"These scams are convincing, and I could be fooled too. I would feel better if we had a plan for both of us. Can we decide who we will call and how we will verify an urgent request?"

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Words that help - and words that can shut the conversation down

Use language that preserves independence

TRY SAYING

'These scams can fool anyone.'

'Let's verify this together.'

'You did the right thing by telling me.'

'Let's act quickly and limit the damage.'

'What would help you feel safer?'

AVOID SAYING

'You are too trusting.'

'Give me your phone.'

'How could you fall for that?'

'Why didn't you call me first?'

'From now on, I will handle everything.'

If someone has already been scammed

- ☐ Stay calm and thank them for telling you.
- ☐ Handle urgent recovery steps before discussing what happened.
- ☐ Ask what help they want; do not silently take over accounts or devices.
- ☐ Expect recovery scammers to contact them again and promise to get the money back.

THE FAMILY RULE

No shame. Fast help. Verify together.