

SCAM PRACTICE SCENARIOS

1 / 2

Discuss each example before looking at the answer key

How to practice

For each situation, identify the warning signs, decide what you would say, and name the separate trusted method you would use to verify it.

1. The bank fraud call

A caller knows your name and the last four digits of your card. They say your account is under attack and you must move money to a protected account now.

Warning sign(s): _____ Safest next step: _____

2. The family emergency

A distressed voice sounds like a relative. They say they caused an accident, need bail money, and beg you not to tell anyone.

Warning sign(s): _____ Safest next step: _____

3. The computer warning

A full-screen warning says your computer is infected. It gives a support number and says your files will be lost unless you call immediately.

Warning sign(s): _____ Safest next step: _____

4. The unexpected refund

An email says a familiar company owes you a refund. The caller wants remote access to deposit it, then claims too much was refunded and asks you to repay the difference.

Warning sign(s): _____ Safest next step: _____

5. The investment message

Someone you met online shows screenshots of large investment gains. They offer to help you invest in cryptocurrency but say the opportunity closes tonight.

Warning sign(s): _____ Safest next step: _____

SCAM PRACTICE ANSWER KEY

2 / 2

The safest response does not depend on proving the caller is lying

1. BANK CALL

End the call. Never move money to a 'safe' account. Call the bank using the number on your card or open its official app.

2. FAMILY EMERGENCY

Hang up and call the relative directly. Contact another family member and use your private verification phrase. Do not accept secrecy.

3. COMPUTER WARNING

Do not call the displayed number or install anything. Close the browser or shut down the device, then ask a trusted person for help.

4. UNEXPECTED REFUND

Do not allow remote access or send a repayment. Contact the company through its known website or account. A fake refund can be made to look real.

5. INVESTMENT MESSAGE

Do not send money or cryptocurrency. Guaranteed gains, online-only relationships, and urgent deadlines are major warning signs.

THE RESPONSE TO PRACTICE

"I do not make decisions during unexpected calls. I will contact the person or organization myself."