



Before You Send Money

Keep this by the phone and the computer. If any answer worries you, stop and call someone you trust.

Stop right now if you see any of the three warning signs: a rush, a secret, or an unusual way to pay.

Ask yourself

- ☐ Did I start this contact, using a phone number or website I looked up myself?
- ☐ Have I checked with the person directly, at a number I already know, or asked for our family code word?
- ☐ Am I being asked to pay with gift cards, a wire transfer, cryptocurrency, a payment app, or cash picked up by a courier? **If yes, it is a scam.**
- ☐ Am I being told to keep this from my bank or family? **If yes, it is a scam.**
- ☐ Is someone I have never met in person asking for money, investment help, or travel costs?
- ☐ Is someone claiming to be the government, my bank, or tech support asking me to move money to "keep it safe"? **Real agencies never do this.**
- ☐ Did a pop-up or caller ask for remote access to my computer?
- ☐ Have I talked this over with someone I trust and waited at least one day?

Remember

- Banks, the IRS, Social Security, and the police will not ask for gift cards or cryptocurrency.
- A real emergency can wait 10 minutes while you check.
- Once gift cards, wires, or cryptocurrency are sent, the money is very hard to get back.

Before I send money, I will call

Name: _____

Phone: _____

Already sent money? Call your bank or card issuer right away using the number on the back of your card. Then report it at ReportFraud.ftc.gov.