

Travel and Vacation Scam Prevention Checklist

Before Responding to Any Travel Offer

- ☐ Apply the 24-Hour Rule - Never make payments during the first contact
- ☐ Ask yourself: "Did I enter a contest or request this information?"
- ☐ Check if the offer creates false urgency ("must decide today," "limited time")
- ☐ Verify if they're asking for upfront fees before providing services

Essential Questions to Ask

- ☐ "Can you send me written information about this offer?"
- ☐ "What's your company's physical address and main phone number?"
- ☐ "Can I call you back tomorrow at your main number?"
- ☐ "Are there any additional fees beyond what you've mentioned?"
- ☐ "Can I speak with previous customers who've used this service?"

Red Flags to Watch For

Phone Calls

- ☐ Congratulations for contests you didn't enter
- ☐ Pressure to pay immediately over the phone
- ☐ Refusal to send written materials
- ☐ No legitimate business address provided
- ☐ High-pressure sales tactics or won't let you hang up

Mail/Text Messages

- ☐ Offers that seem "too good to be true"
- ☐ No clear company contact information
- ☐ Testimonials without real names or verifiable details
- ☐ Requirements to call a phone number immediately
- ☐ Poor grammar, spelling, or unprofessional presentation

Timeshare Presentations

- ☐ Presentations lasting much longer than promised

Visit www.CyberSmartSeniors.com to access premium guides, personalized checklists, and expert podcasts for less than the cost of a cup of coffee each month!

- ☐ Pressure to sign contracts immediately
- ☐ "Deals" that expire if you don't buy today
- ☐ Refusal to let you take contracts home to review
- ☐ Salespeople who won't accept "no" for an answer

Verification Steps Before Paying

- ☐ Search company name + "scam" or "complaints" online
- ☐ Check Better Business Bureau (bbb.org) for company rating
- ☐ Verify cruise ship names/dates directly with actual cruise lines
- ☐ Look up company address on Google Maps to confirm it exists
- ☐ Read recent customer reviews on multiple websites
- ☐ Contact your state's attorney general for any complaints

What Legitimate Companies Will Do

- ☐ Provide written materials without pressure
- ☐ Give you time to review offers (no artificial urgency)
- ☐ Have verifiable business address and phone number
- ☐ Allow you to research and call back
- ☐ Clearly explain all fees upfront
- ☐ Have positive reviews and BBB rating

What Legitimate Companies Won't Do

- ☐ Demand immediate payment over the phone
- ☐ Refuse to send written information
- ☐ Create false urgency or "limited time" pressure
- ☐ Ask for payment before providing any services
- ☐ Make repeated unsolicited calls after you say no
- ☐ Refuse to provide business references

Seasonal Awareness Reminders

- ☐ Be extra cautious in January-February (post-holiday getaway deals)
- ☐ Watch for increased scams in March-April (spring break season)
- ☐ Stay alert October-December (holiday travel promotions)
- ☐ Remember: Real deals are widely advertised, not exclusive to you

Visit www.CyberSmartSeniors.com to access premium guides, personalized checklists, and expert podcasts for less than the cost of a cup of coffee each month!

If You Suspect a Scam

- ☐ Hang up immediately or delete the message
- ☐ Do not provide any personal or financial information
- ☐ If you already paid, contact your bank/credit card company immediately
- ☐ Report to Federal Trade Commission (ftc.gov)
- ☐ Report to Better Business Bureau Scam Tracker
- ☐ Contact your state's attorney general's office
- ☐ Warn friends and family about the specific scam

Safe Travel Booking Practices

- ☐ Book directly with airlines, hotels, or cruise lines when possible
- ☐ Use well-known, established travel agencies with physical locations
- ☐ Pay with credit cards (not debit cards or cash) for better protection
- ☐ Read all terms and conditions before booking
- ☐ Keep copies of all confirmation emails and receipts
- ☐ Verify travel insurance coverage and limitations

Emergency Contacts to Keep Handy

- ☐ Your bank's fraud hotline: _____
- ☐ Your credit card company's fraud line: _____
- ☐ Local police non-emergency number: _____
- ☐ State attorney general's office: _____
- ☐ A trusted family member or friend: _____

Monthly Review

- ☐ Review your credit card and bank statements for unauthorized charges
- ☐ Check for any unfamiliar travel-related charges
- ☐ Update your emergency contact list if needed
- ☐ Share any new scam attempts with family and friends

Remember: When in doubt, don't pay out! It's always better to miss a questionable deal than to lose your money to a scammer. Trust your instincts - if something feels wrong, it probably is.

Visit www.CyberSmartSeniors.com to access premium guides, personalized checklists, and expert podcasts for less than the cost of a cup of coffee each month!