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Our Family Scam Plan

Five minutes at the table. Then stick it on the fridge.

Scams work on careful, clever people. A family that has agreed these five things in advance is very hard to rush.

Tick each one once you have agreed it out loud

- [ ] **We have a family password**
  Said out loud, never written down. Not here, not in a phone, not anywhere a visitor could see it.

- [ ] **We have a "call first" person**
  Before anyone pays a surprise request, they call this person. First name and number only:

  _____

Our real numbers, for us to call out

Copy each one from the back of the card or a paper bill. Numbers only, no account details.

Bank	Card
Phone company	Power or utility

Caller ID can be faked. If one of these numbers appears to be calling us, we still hang up and call it back ourselves. These numbers are for calling out, never for trusting a call that came in.

What we have all agreed

1. If a caller cannot say the family password, we hang up and call back on their own number. We never say the password to someone who called us.
2. Nobody real asks us to move money to keep it safe. Not the bank, not the police, not the government.
3. We use our own numbers. Never the one in the text, never the first search result, never the caller ID.
4. Gift cards, crypto, or cash mailed in a box or handed to a courier means the conversation is over.
5. Any surprise request for money gets one call to our "call first" person. No blame, ever.

Not sure about a message? Check it free at flggd.com/check

Flggd is a scam intelligence company with protection, prevention, detection and education products.

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If it has already happened

It happens to careful people every day. The faster you act, the more can be done. Nobody in this family gets blamed for telling us.

1. **Stop and tell someone**
   End the call or the chat. Call your "call first" person.

2. **Call your bank on the real number**
   Say "I think I have been scammed". Ask them to stop or recall the payment and secure the account.

3. **Report it**
   Online at reportfraud.ftc.gov and, for internet crime, ic3.gov. Reporting helps the bank and the next family.

4. **Expect a second call**
   People who have lost money are often contacted again by someone offering to get it back for a fee. Law enforcement does not charge victims. That offer is the same scam returning.

Free help lines in the United States

National Elder Fraud Hotline (60 and over)	**833-FRAUD-11 (833-372-8311)**
AARP Fraud Watch Network Helpline	**877-908-3360**
Your bank	**the number on the back of your card**

In immediate danger or being threatened: call 911

Keep learning with Flggd

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In the Flggd app: check a suspicious message free, take short lessons in Scam School, and play in the Learning Arcade.

Scan to check a message now. Free scam warnings by email: flggd.com/scam-warnings



Signed by everyone at the table: