



STOP - VERIFY - THEN ACT

Senior-Friendly Safety Rules for Avoiding Scams



Before You Respond to Any Call, Text, Email, Website, or Pop-Up...



VERIFY



1 Never trust caller ID, texts, emails, or websites at face value. They can be faked.



2 Do not answer the phone or test if you don't recognize the number or name: If it is a 'real' call or text, they will leave a message.



3 Do not click on a link in an email if the message is from someone you don't know, and even if you know the sender.



4 If you think it might be legit, contact the sender or company using a phone number or website you know is real. Don't use the information in the message.



5 Slow down. Scammers rely on urgency, fear, and panic.



6 Verify independently. Contact the company, agency, or family member using a phone number or website you already know.



THE GOLDEN RULE



If someone wants you to:



Act immediately



Keep a secret



Send money



Buy gift cards



Transfer cryptocurrency



Click a link



Give remote access to your computer



It's probably a scam.



THINK BEFORE YOU ACT



7 Never send money through gift cards, wire transfers, cryptocurrency, or payment apps to someone you have not independently verified.



8 Talk to a trusted family member, friend, or advisor before making major financial decisions or responding to unexpected requests.



9 Never engage with pop-ups or unsolicited messages. Close them immediately.



10 Verify through official channels. Always contact companies directly using their published phone numbers.



11 Hang up on anyone who pressures you. Urgency and secrecy are clear scam signals.



STAY CONNECTED



12 Create a communication routine. Encourage seniors to reach out to family before acting on financial instructions.



13 Stay observant. Watch for behavioral changes like stress, secrecy, or new worries about money.



A few minutes of verification can save thousands of dollars and years of frustration.



apcug

APCUG = International Association of Technology and Computer User Groups



BE SMART.
BE SAFE.
DON'T GET SCAMMED!



REPORT SCAMS:
1-877-FTC-HELP (382-4357)
ftc.gov/complaint



Share these rules with family and friends.

