

Scam-Proof Your Family

From Taylor Banks's talk in Pagosa Springs, Colorado

Every link and source
scamproofyourfamily.com



Stop. Hang up. Call back.

Rushed or scared? Check it yourself, **on a number you already have.**

Scams rely on: ① Urgency ② Fear or flattery ③ Discretion ④ Irreversible payments

If this happens, do this

A family member calls, in trouble

Ask for the code word. Hang up, call them back.

Bank, police, or government calls

Hang up. Call a number you look up yourself.

A pop-up says you've been hacked

Close it and run a virus scan. Never call it.

Gift cards, crypto, wire, or cash

It's a scam. Every time.

A new online friend talks money

No investment advice from online-only friends.

Your kid is blackmailed online

No blame. Don't pay. report.cybertip.org

A contractor wants money up front

Get it in writing. Pay when it's done. No cash.

Money already sent? Do these first.

- ① **Stop paying. Stop responding.**
- ② **Call the bank now.** Ask them to recall the payment.
- ③ **Change passwords.** Cancel any card you gave out.
- ④ **Save everything:** screenshots, phone numbers, usernames, websites.
- ⑤ **Report it:** ic3.gov and ReportFraud.ftc.gov. No shame.

Phone numbers

Write in your own. Never the code word.

Someone in danger **911**

Crisis line, call or text **988**

Archuleta non-emergency **970-731-2160**

Kids, sextortion (NCMEC) **1-800-843-5678**

Archuleta elder abuse **1-844-264-5437**

Stop Fraud Colorado **1-800-222-4444**

Our bank's fraud line _____

Trusted contact _____

Family, name and cell _____

Family, name and cell _____

Family, name and cell _____

Family, name and cell _____

Over: set it up once, check it every year

Latest copy: scamproofyourfamily.com

Set it up once

Check it again every year.

Last checked _____

- ☐ **1. Pick a family code word**
Pick it in person or on a call. Never text it or post it.
- ☐ **2. Hang up and call back**
Any urgent call about money gets a call back, on a number you already have.
- ☐ **3. Name a trusted contact at your bank**
Someone the bank can call if something looks wrong. Turn on alerts.
- ☐ **4. Spend 15 minutes at home**
Freeze everyone's credit at all three bureaus. It's free. Screen unknown callers:
iPhone: Settings > Apps > Phone > Screen Unknown Callers
Android: Phone app > Settings > Caller ID and spam
- ☐ **5. Limit who can chat with your kid** (see below)
- ☐ **6. Start the conversation**
Send this to one person: "I've been reading about scams and it scared me a little. Can we set up a family code word?"

For your kids

Every app, step by step: scamproofyourfamily.com/kids

SET IT UP

Phone: Screen Time or Family Link. You approve apps and contacts.

Games: link your account. Chat off or friends only. Spending limit.

Social apps: private, friends-only messages, parent tools on.

House rules: phones charge outside the bedroom. No secret friends. Never send a photo to someone you've only met online.

TELL THEM, AND TELL THEM AGAIN

"You will not be in trouble. Come to me."

Don't pay. Stop responding. Block and report.

Don't delete anything. The police need it.

Images can be taken down:
takeitdown.ncmec.org

"If you ever sent something you regret, you can still come to me. We can get it taken down."

Teens: it is not your fault. Tell an adult you trust. Hard time? Call or text **988**.