PLAINLY LIVING / FREE ONE-PAGE REFERENCE

The Scam Check Card

What to do when a call, text, email, or request for money does not feel right.

You do not have to decide while someone is waiting, pressuring you, or asking you to keep a secret.

STEP 1	STEP 2	STEP 3
PAUSE	**STEP OUTSIDE**	**VERIFY**
Do not click, pay, reply, share a code, or give access yet.	**Leave the link, number, or instructions the contact gave you.**	**Use a statement, the back of your card, an official app, a saved number, or a person you already trust.**

STOP AND CHECK IF YOU NOTICE

- Urgency or a threat
- Secrecy
- An unexpected request for money
- A request for a password, code, personal information, or access
- A payment method that is hard to reverse

BECAUSE THEY CONTACTED YOU, DO NOT

- Use their link or phone number
- Move money to a 'safe' account
- Share a one-time code or password
- Install remote-access software
- Pay in the specific way they demand - gift card, cryptocurrency, wire/bank transfer, payment app, or cash

IF YOU ARE UNSURE

Hang up or stop replying.

Call someone you trust.

Verify the story using a statement, the back of your card, an official app, a saved number, or another contact route you already trusted before the message arrived.

IF SOMETHING ALREADY HAPPENED

1. Stop contact. Do not send more money.

2. Contact the bank, card issuer, or payment company immediately using a trusted route. Ask whether the payment or transaction can be stopped or reversed.

3. If personal information may be exposed, start at **IdentityTheft.gov**. Report scams at **ReportFraud.ftc.gov**.

TRUSTED ROUTES I CAN USE

Write these down before a stressful moment. Do not copy contact details from an unexpected message.

My bank or card company: _____

A person I can call before paying: _____

The official account or app I use: _____

More practical help: **PlainlyLiving.com/scams**
Reviewed: September 2026
Sources: Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), IdentityTheft.gov

Plainly Living
Life gets complicated. We make it clear.