



Spot the Scam in 30 Seconds — One Page

A free Lumaset Foundation cheat sheet · keep this by your phone

Ask one question first

“What if this is a scam?” Then Stop, Check, Verify.

The 4 ingredients (see even one = slow down)

Urgency (“act now”) · a **strong feeling** (fear, love, panic) · an **odd payment** (gift cards, wire, crypto, payment app to a stranger) · **secrecy** (“don’t tell anyone”).

Never, for any reason

Pay a bill, fine, or “fix” with **gift cards, wire transfer, or cryptocurrency**. Tap links in unexpected texts/emails. Let someone you did not call **remote into** your computer. Send money to someone you have **not met in person**. Deposit your own money to “unlock” job earnings.

Do this instead

Look the company/person up yourself and use a number/site **you** find. For a bank alert, call the number on **the back of your card**. Family safe word + “hang up and call back” beats AI voice-clone calls.

Report + block

Forward scam texts to **7726**. Report at **ReportFraud.ftc.gov** · internet crime **IC3.gov** · identity theft **IdentityTheft.gov**. There is no shame in checking, that is the smart move.