



Family Scam Safety Plan

A free Lumaset Foundation cheat sheet – keep this near your phone

What to Remember

- Pause when a call or message creates panic, secrecy, or a same-day money demand.
- Do not trust caller ID, a familiar voice, a video call, or a new number by itself.
- Verify through contact details you already had before the emergency message arrived.
- Use a family safe word for urgent identity checks.
- On a landline, call back from a cell phone if possible, or wait a few minutes before redialing.
- Watch for payment methods that are hard to reverse: gift cards, wire transfers, payment apps, crypto, cash shipment, and bank transfers under pressure.
- If money was sent, call the money provider the same day and ask to stop, reverse, freeze, or dispute it.
- Save evidence: receipts, card numbers, messages, phone numbers, screenshots, and account names.