



# Money Fraud Red Flags, One Page

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

## What to Remember

- Only scammers demand gift cards for urgent money problems.
- No real agency tells you to wire money or move it to "protect it."
- No real bank tells you to turn your money into crypto to keep it safe.
- QR codes and crypto kiosks are common scam tools when paired with urgency.
- Caller ID can be faked.
- Stop. Do not buy, wire, or transfer anything.
- Call the real number yourself.
- Keep receipts and report quickly if money moved.