Steady Tap

Scam Safety Checklist

Keep this by your phone. If a call, text, or email shows **any one** sign, stop.

Warning signs

- ☐ They want you to pay with **gift cards**, a wire transfer, cryptocurrency, or a payment app.
- ☐ They say you must act **right now**, or something bad will happen.
- ☐ They ask for a **code sent to your phone**, a password, or your Social Security number.
- ☐ They say they are from the government, your bank, or a tech company, and **they contacted you**.
- ☐ They say a family member is in trouble and ask you to **keep it secret**.
- ☐ They want to get into your computer, or ask you to download an app.

What to do

1. **Stop.** Hang up, or don't click. You don't have to explain.
2. **Check for yourself.** Call the number on the back of your card, on your statement, or on the official website. Never use a number they give you.
3. **Talk to someone you trust** before you pay or share anything.
4. **If you already paid or shared information,** call your bank right away.

Get help and report it

In the US, report fraud: ReportFraud.ftc.gov

AARP Fraud Watch Network Helpline (US, free): 877-908-3360

If you are in danger: call 911 (or your local emergency number)

Outside the US? UK: reportfraud.police.uk · Canada: antifraudcentre.ca · Australia: scamwatch.gov.au · Ireland: garda.ie · New Zealand: netsafe.org.nz

My bank's phone number: _____

Someone I trust to call: _____

Never write passwords or codes on this sheet.

Free from Steady Tap · steadytap.org · Last checked: Oct 18, 2026. General help, not legal or financial advice. You are not to blame if a scammer contacts you. They are skilled at sounding real.