

KEEP THIS BY THE PHONE

5 Rules to Beat a Scam Call

Tape it to the fridge. These five stop almost every scam by themselves.

1

No real prize ever costs money to claim.

If you have to pay a fee or “tax” to receive winnings, it’s a scam — every time. You can’t win a lottery you never entered.

2

No agency or bank wants gift cards, wire transfers, or crypto.

Anyone who demands payment that way — the “IRS,” “your bank,” “tech support” — is a criminal. Gift cards are chosen because the money can’t be traced or recovered.

3

Hang up and call back on a number YOU look up.

Never trust the number a caller gives you, and never trust your caller ID — both can be faked. Find the real number yourself and call it.

4

Anyone who says “don’t tell your family” is the danger.

Real institutions never ask you to keep a secret from the people who love you. Secrecy is the scammer’s most important tool — take it away.

5

When in doubt, slow down and ask one person you trust.

Before you send a single dollar, talk to someone — no exceptions. A real opportunity will still be there tomorrow. A scam can’t survive a day of waiting.

It’s never your fault — and it’s never too late to stop.

Being targeted by professionals says nothing about you. If you’re unsure, stop and ask someone today.

Report it: reportfraud.ftc.gov · ic3.gov · [Learn more at scamtruth.com](https://scamtruth.com)