FREE LARGE PRINT CHECKLIST · KEEP IT BY THE PHONE

The 4 Warning Signs of Every Scam

Government agencies describe almost every scam with the same four signs. Learn them once and you will recognize scams you have never heard of.

1 Pretend

They pretend to be someone you trust: Social Security, the IRS, Medicare, the police, your bank, Amazon or a relative. Caller ID and email names can be faked.

2 Problem or Prize

There is always something urgent: a problem with your account or taxes, a relative in trouble, a virus, a package, or a prize you must pay to collect.

3 Pressure

"You will be arrested today." "Do not tell anyone." Real banks and agencies always give you time to check.

4 Payment

Gift cards, wire transfers, payment apps, crypto, a Bitcoin ATM, or cash handed to a courier. Anyone who demands a gift card is a scammer.

Your golden rule: Stop • Hang up • Verify

Do not pay, share or click. End the call. Then call the organization yourself, using a number you find on your card, a statement or the official website.

> **What to say:** "I don't handle this over the phone. I will call the company myself using the official number." Then hang up.

National Elder Fraud Hotline (age 60+)	1-833-372-8311 (1-833-FRAUD-11), Mon–Fri 10 a.m.–6 p.m. ET, free
AARP Fraud Watch Network Helpline	877-908-3360, Mon–Fri 8 a.m.–8 p.m. ET, free for everyone
Report fraud to the FTC	ReportFraud.ftc.gov
Online scams (FBI)	ic3.gov
Stop telemarketing calls	DoNotCall.gov or 1-888-382-1222

From **Spot the Scam**, the complete large print guide for seniors (Big & Clear Guides, Olimpia Pubblicazioni). Free to print and share.
Phone numbers and websites checked in October 2026. General information, not legal or financial advice.