THE FIVE STEPS CARD

Cut along the line, fold in half, and keep it on the fridge or in a wallet. Print as many as you like. A copy to print is at utilforge.org/book.

SCAMS USE FIVE STEPS. SPOT ANY ONE: STOP, AND CHECK FIRST.

1. Pretend. They pretend to be your bank, the police, a company, or your own family. → Reach them yourself, on a number you already have.

2. Problem or prize. A fright, or a reward. → Notice the feeling. That is the moment to pause.

3. Pressure. A deadline. → A real deadline is still there after you check.

4. Privacy. “Don’t tell anyone.” → Tell someone. Someone who loves you will understand.

5. Pay. Gift cards, cryptocurrency, a “safe account”. → No real bank, police force or court asks for these.

A missing step never makes a message safe.

Check any message free: utilforge.org/text
Make a family safe word: utilforge.org/safeword (and never write the word on this card)

The person I will ask before any money moves:

If money has already gone: ring your bank now, on the number on the back of your card. Then utilforge.org/official-help.

If you doubt it, check it.
