

Red Flags Checklist: Spotting Scams (Phone, Email, Text)

▶ Urgency & Pressure

- “Act now or something bad will happen”
- Threats like account closure, arrest, or fines
- Refusal to give you time to think or verify

☞ **Rule:** Real organizations give you time. Scammers rush you.

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▶ Requests for Unusual Payment Methods

- Gift cards (Apple, Google, etc.)
- Wire transfers or cryptocurrency
- Asking you to “move” money between accounts for safety

☞ **Rule:** No legitimate business or government agency asks for payment this way.

▶ Requests for Personal or Financial Information

- Social Security number, bank info, passwords, PINs
- One-time passcodes sent to your phone
- “Verification” requests you didn’t initiate

☞ **Rule:** If you didn’t contact them first, don’t share anything.

▶ Impersonation of Trusted Sources

- Claims to be from a bank, IRS, Social Security, tech support, or a utility company
- Emails or texts that look official (logos, familiar names)
- Phone numbers that appear legitimate (caller ID spoofing)

☞ **Rule:** Always verify using a number you trust—not the one provided.

▶ Emotional Manipulation

- Someone pretending to be a grandchild or loved one in trouble
- Messages that create fear, panic, or sympathy

- Pressure to keep it secret from family or others

☞ **Rule:** Scammers rely on emotion to override judgment.

▶ **Unexpected Contact**

- Calls, emails, or texts about accounts, prizes, or problems you didn't expect
- "You've won" messages or surprise refunds
- Delivery or billing issues for things you didn't order

☞ **Rule:** Unexpected = suspicious.

▶ **Suspicious Links or Attachments**

- Links that look slightly off (misspelled URLs)
- Attachments you weren't expecting
- Messages urging you to "click now" to fix a problem

☞ **Rule:** Don't click—go directly to the official website instead.

▶ **Poor Grammar or Odd Requests**

- Spelling mistakes or unusual wording
- Instructions that don't make sense for the situation
- Requests that seem out of character for the person/company

☞ **Rule:** If it feels off, it probably is.

Simple Safety Phrase to Remember

"Stop. Verify. Then act."

- **Stop** – Don't rush
- **Verify** – Contact the real source
- **Act** – Only after confirming it's legitimate