



YOUR NEXT STEP

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IS IT A SCAM? CHECKLIST

Stay Safe & Protect Yourself

Scammers are clever. Stay aware, trust your instincts, and follow this checklist to protect yourself.



1. WARNING SIGNS

- You feel pressured to act quickly
- They ask for money upfront
- The offer sounds too good to be true
- You are asked to keep it secret



Trust your gut. If it feels wrong, it probably is.



2. COMMUNICATION RED FLAGS

- Unknown calls, emails, or texts
- Poor spelling or unusual wording
- Requests for personal or banking information



Scammers often rush you and create urgency.



3. PAYMENT SAFETY

- Never send money through gift cards or wire transfers
- Do not share passwords or PIN numbers
- Be cautious of payment requests from strangers



Your money and personal information are valuable.



4. DOUBLE CHECK

- Verify the company or person online
- Call a trusted number (not the one provided)
- Talk to a family member or friend first



Take a few extra minutes today to avoid big problems tomorrow.



5. REMEMBER

- If something feels wrong – pause and ask for help.



You are not alone. Help is always available.



Stay alert. Stay safe. Protect yourself and your loved ones from scams.



If you're unsure, talk to someone you trust.



YOUR NEXT STEP
Resources for Life's Transitions

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Helping Seniors and Families Make Confident Decisions for a Better Tomorrow.