# Verify a Call Before You Pay

Small steps. Practical preparation. Keep this page where you can find it.

## STOP AND VERIFY THE CALLER

- ☐ Slow down: a real emergency can wait two minutes, so pause and think.
- ☐ Hang up, then call the person back on a number you already have saved.
- ☐ Can't reach them? Call another family member who can check on them.
- ☐ Ask for your family code word; if they can't give it, hang up.

## PROTECT MONEY AND REPORT

- ☐ Refuse requests to pay with gift cards, cryptocurrency, or wire transfer.
- ☐ Be wary if told to keep the call secret; talk to someone you trust first.
- ☐ If you paid, call your bank fast and ask them to stop or reverse it.
- ☐ Report the scam at ReportFraud.ftc.gov and the FBI's IC3 at ic3.gov.

**SAFETY NOTE** Caller ID is not proof. Scammers can fake a trusted number and copy a loved one's voice from a short clip, so always verify by calling back on a saved number.

Checked by: _____ Date: _____ Review again: _____

**Full guide:** readyguidance.com/skills/verify-voice-clone-scams/

**Safety reference:** https://consumer.ftc.gov/articles/scammers-use-ai-enhance-their-family-emergency-schemes