

Family Safety Checklist

A 20-minute plan to protect parents and grandparents from scams. Free from AskBeforeYouSend.com.

The talk (10 minutes)

- ☐ Pick a family safe word for emergencies. Write it on the Fridge Sheet.
- ☐ Agree: we never pay anyone with gift cards, crypto, wires, Bitcoin ATMs or cash to a courier.
- ☐ Agree: we never read a code to anyone who calls.
- ☐ Agree: if anything feels off, we call each other first. No shame, ever.
- ☐ Go over the 3 scams hitting most often now: toll/package texts, fake bank alerts, the "grandchild in trouble" call.

The phone (10 minutes)

- ☐ Turn on spam call filtering and "filter unknown senders" for texts.
- ☐ Save the bank's real number (from the back of the card) and two family numbers as favorites.
- ☐ Add AskBeforeYouSend.com to the home screen (browser menu, then "Add to Home Screen").
- ☐ Practice: take a screenshot of a text and use "Send to my family".
- ☐ Print the Fridge Sheet, fill in the numbers, and put it on the fridge.

Money accounts (optional, with permission)

- ☐ Turn on bank text/email alerts for large withdrawals and transfers.
- ☐ Ask the bank about a "trusted contact" on the account.
- ☐ Consider freezing credit at Equifax, Experian and TransUnion (it's free).

If someone already paid

- ☐ Call the bank or card company now (number on the card). Ask to stop or reverse the payment.
- ☐ Gift cards: call the card company, say it was a scam, ask for a refund. Keep cards and receipts.
- ☐ Report at ReportFraud.ftc.gov and complaint.ic3.gov. Forward scam texts to 7726.
- ☐ Personal info shared? Make a recovery plan at IdentityTheft.gov.

Sources: FTC consumer advice (gift cards, text scams, impostors), FCC (safe word), FBI IC3, AARP. Educational only; not legal or financial advice. Credit freezes are free by federal law; see consumer.ftc.gov for details.