



Scam Defense Workbook

Your plan, ready before they call

General educational information, not legal or financial advice.
Lost money? Call your bank first, then report it at ReportFraud.ftc.gov.
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The real numbers to call when a message or call claims to be from one of these. Copy them from your card, statement or the official website, never from a message.

[illegible]

Include your bank, each card, your phone carrier, your email provider, any investment accounts, and family members' own phone numbers.

Account security

Start with email, banking and your phone carrier. Never write passwords here.

Account	Unique password	Two-step login	Alerts on	Recovery info current
Email	☐	☐	☐	☐
Bank	☐	☐	☐	☐
Credit card	☐	☐	☐	☐
Phone carrier	☐	☐	☐	☐
Payment app	☐	☐	☐	☐
Retirement or investments	☐	☐	☐	☐
Social media	☐	☐	☐	☐
Online shopping	☐	☐	☐	☐
Other:	☐	☐	☐	☐

Family code word

A word or phrase only your family knows, to check that a panicked call or message is real.

Our code word (keep this page somewhere private)

Who knows it

Date agreed

Our family rules

Done

- ☐ We never pay with gift cards, wires or crypto for anyone who contacts us
- ☐ We hang up and call back on a number we look up
- ☐ We never share passwords or one-time codes
- ☐ We call each other before sending money in an emergency
- ☐ No one is ever embarrassed to ask

Credit freezes

Free at each bureau. Freeze every adult; parents can also freeze a child's credit.

Person	Equifax	Experian	TransUnion	Login or PIN stored where
	☐	☐	☐	
	☐	☐	☐	
	☐	☐	☐	
	☐	☐	☐	
	☐	☐	☐	
IRS Identity Protection PIN set up (date)				
my Social Security account created (date)				

First-hour plan

If you've been scammed, work down this list. Speed matters more than embarrassment.

Right away	Done
☐ Call the bank, card, app or gift card company I paid through	
☐ Ask them to stop or reverse the payment	
☐ Change any password or code I shared; turn on two-step login	
☐ Shared my SSN? Go to IdentityTheft.gov and freeze credit	
☐ Report at ReportFraud.ftc.gov (and IC3.gov if online)	
☐ Ignore anyone offering to recover the money for a fee	
My bank's fraud line	
Person I'll call for support	

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