The 2-Minute Scam Check

Ask AI **before** you click, pay, or call back. From **Smarter After 60**

> **Golden rule:** If a message is urgent, scary, or asks for money, **STOP**. Don't tap links. Don't call numbers in the message.

5 warning signs

1. **Hurry!** "Act now or your account will close."
2. **Fear or threats:** arrest, fines, a locked account.
3. **Strange payment:** gift cards, wire transfers, crypto.
4. **Links or numbers** that don't match the real company.
5. **"Keep this secret"** or "Don't tell your family."

Prompt 1: A text or email

> I'm over 60 and got this message. Is it likely a scam? List the warning signs in plain English and tell me how to contact the real company safely. [paste message or attach screenshot]

Prompt 2: A phone call

> A caller said: [what they said]. They want me to [pay / give information / call back]. Is this a known scam? What should I do right now?

Prompt 3: A computer pop-up

> A pop-up on my computer says: [words on screen] and gives a phone number. Is this real? How do I close it safely?

Use the free **ChatGPT** or **Google Gemini** app. AI can be wrong, so when in doubt, call someone you trust.

✂ Family Safe Word Card
Our family safe word: _____
If someone calls asking for money: **ask for the word, then hang up and call them back** on the number I already have.

If something went wrong

- Call your bank using the number on the back of your card.
- Report it at **ic3.gov** (FBI Internet Crime Complaint Center).
- Tell a family member or friend. You are not alone.

In 2025, people 60+ reported $7.7 billion in losses to internet crime (FBI, fbi.gov/news/stories/scammers-target-older-adult-victims). Educational information only, not legal or financial advice. Never share your SSN, Medicare number, or passwords with AI.