

How I'll Avoid a Scam

My Action Plan

Use this action plan to help protect yourself from scams. Know what to do if you get an unexpected call, text, email, or social media message asking for money or personal information.

Know the signs of a scam

- ▶ **Scammers contact you and say there's a problem.** They might lie and say you owe the government money. Or pretend to be your bank and say your account's been hacked.
- ▶ **Scammers tell you to hurry.** They don't want you to have time to think.
- ▶ **Scammers tell you how to pay** — often only with a gift card, wire transfer, cryptocurrency, or a payment app. Once you pay these ways, it's hard to get your money back.

If you feel pressured, **pause**. Talk with **someone you trust** before you act.

Contact information for people I trust

List only people you know in person — like family members, friends, or neighbors. Let them know they're a trusted person and that you might call them if you suspect a scam.

Name	Phone number



Contact information for companies I do business with

List credit card companies, banks, online shopping sites, and utilities. Only use contact information you know is real — like from your account page, bills, receipts, or the back of your cards. That way you'll know how to reach the business if you're worried there's a problem with your account.

Business name	Phone number	Website

Report scams

Did you see or experience a scam? Tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft/report-fraud).

With thanks to Cuyahoga County Department of Consumer Affairs

