

Wise, Calm, and Protected

A Community Fireside on
Staying Safe From Scams



If ye are prepared ye shall not fear.

Doctrine and Covenants 38:30

Purpose: Lower Fear, Raise Confidence



EVERYONE IS
TARGETED



EMOTIONS, NOT
INTELLIGENCE



PROTECTION, NOT
HORROR STORIES

Protect Your Mindset

- This is your Foundation
- Scammers target
 - Emotions first
 - Logic later

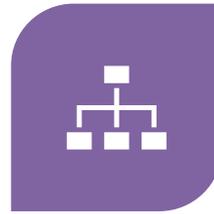
Four Emotional Red Flags



URGENCY



FEAR



AUTHORITY



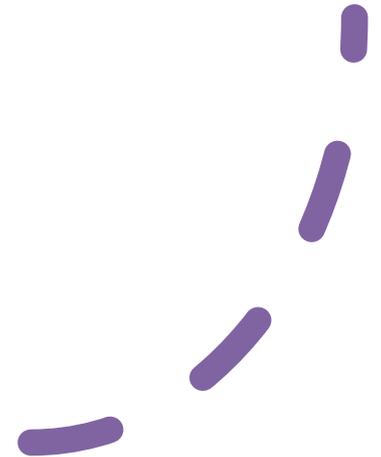
OPPORTUNITY



**LET'S LOOK AT THEM
INDIVIDUALLY**

Red Flag
#1:
Urgency

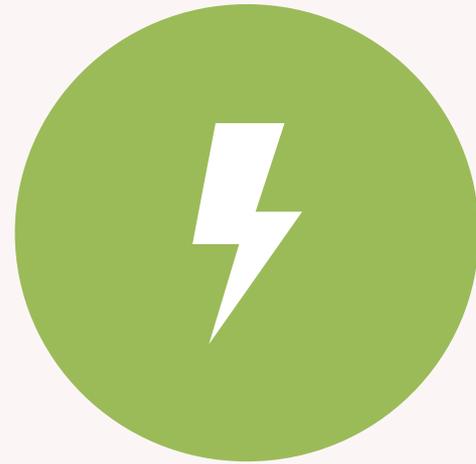
- Act now
- Final notice
- Locked account



Urgency: What To Remember



ANY REAL ISSUE CAN WAIT



RUSHING IS THE WARNING

A large red circular graphic on the left side of the slide, partially cut off by the edge.

Red Flag #2: Fear

- Your account is “COMPROMISED”
 - Suspicious activity
 - You’re in trouble
 - Consequences
- 
- A decorative purple dashed line in the bottom right corner of the slide.

Fear: What To Remember

Fear \neq proof

Fear = An
attempt to
control you

Red Flag
#3:
Authority

- Bank / IRS / police
- Trusted names
- Caller ID can lie



Authority: What To Remember

- Authority can be claimed
- Verification is allowed

A large red circle on the left side of the slide, partially cut off by the edge.

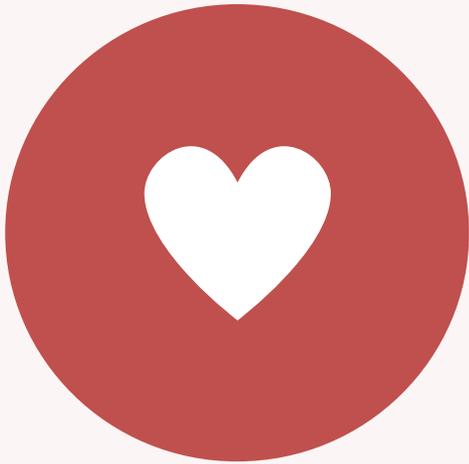
Red Flag #4: Opportunity

- You've won
 - Limited time offer
 - Exclusive access
 - Too good to miss
- 
- A decorative purple dashed line in the bottom right corner, consisting of several curved segments.

Opportunity: What To Remember

- If you can't verify it? Don't act
- Fast 'wins' are risks

The Truth Underneath All Four Red Flags



SCAMMER HACK
EMOTIONS FIRST



NOT YOUR DEVICES

Practical Tool: The Pause Rule



STOP



TAKE A BREATH



DECIDE LATER

Practice The Pause

5-second pause

Regain control

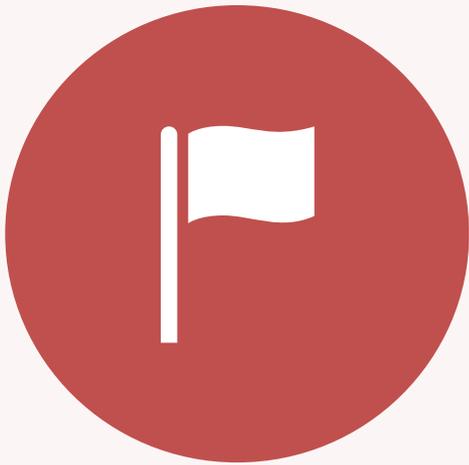
**You don't have to
decide anything in
the moment:**

- You don't have
to prove anything

- You don't have
to respond quickly
to be responsible

-You just have to
pause

Protecting Our Mindset



FOUR RED FLAGS



THE PAUSE

What to Never Give Out

- No one legitimate asks for:
 - Passwords or one-time codes
 - Full SSN
 - Payment via gift cards or crypto
- Caller ID, email names, and texts can all be faked

3-Step Protection Shield



STOP



CHECK



CONFIRM



STOP



We do **not**
reply to the
message



We do **not**
click any
links



We do **not**
send money
or
information



We give
ourselves
permission
to take time

CHECK: Was I Expecting This?

Unexpected = unverified

- Examples of unexpected contact

Don't interact with them

CHECK: Urgency or Secrecy?

01

Act now

02

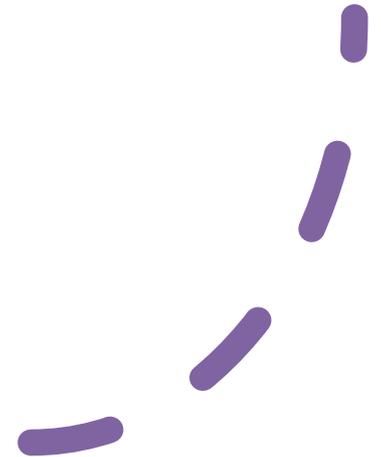
Don't tell
anyone

03

Pressure =
pause

CHECK:
Bypassing
Normal
Processes?

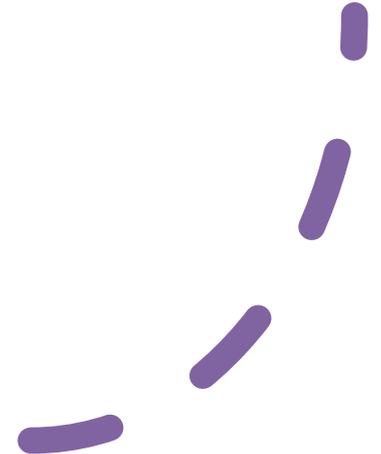
- Unusual payment
- Special exception
- Skipping safeguards



CONFIRM

- Use trusted channels
- Find info yourself
- Ask a trusted person

*Legitimate organizations
welcome verification.
Scammers punish it.*



Common Scam Types

Same defense

Different delivery method

Stop - Pause

Check - Ask the right questions

Confirm - Verify safely

Protection Shield for Different Scam types

- **Phone Scams**
 - **Stop:** Don't continue the conversation once pressure starts
 - **Check:** Are they creating urgency, fear, or claiming authority?
 - **Confirm:** Hang up and call back using an official number you find yourself - not one they give you
- **Email Scams**
 - **Stop:** Don't click links or open attachments
 - **Check:** Were you expecting this email at all?
 - **Confirm:** Go directly to the organization's website or app by typing it in yourself
- **Text & Social Media Scams**
 - **Stop:** Don't reply right away
 - **Check:** Does this request make sense in context?
 - **Confirm:** Verify outside the platform
- **Money Scams**
 - **Stop:** Do not send money!
 - **Check:** Is the payment method unusual or rushed?
 - **Confirm:** Talk to someone you trust *before* acting

You're Not Alone

Almost
everyone
targeted

Very common

Not your fault



Shame vs Safety

Shame = silence

Silence spreads
scams

Talking protects

You Have the Power

You are allowed to
pause

You are allowed to
wait

You are allowed to
decide later

You don't have to
be fast.

You don't have to
be tech-savvy.

You don't need to
understand how
scammers operate

You don't need to
spot every
technical detail