

Family Scam Safety Plan

No One in Our Family Ever Faces a Scam Alone

This page is meant to live where everyone can see it, on the fridge, in a binder, or by the main phone. Fill it out together. The goal is simple: when one of us gets scammed, we all get scammed.

1. Our Emergency Code Word

If anyone claims there is an emergency and asks for money, they must know this word.

Code Word: _____

2. Our 'Before We Send Money' Rules

- No one in this family sends money, gift cards, or crypto because of a phone call or text alone.
- We always hang up and call back using a number we already know or can find on an official website or back of card.
- If a loved one "needs help," at least TWO family members must speak to them or verify the situation first.
- We never keep money emergencies a secret. Secrets are where scammers breathe.

3. Grandparent & Caregiver Protection

- If someone calls claiming to be a grandchild, we ask questions only they would know – and we still call back on a known number.
- We do not send bail money, hospital money, or emergency money without speaking to another trusted adult first.
- We remember that AI can fake voices. We trust procedures, not panic.

4. Who We Call When Something Feels Wrong

Primary Safety Contact: _____ Phone: _____

Backup Contact: _____ Phone: _____

Bank / Credit Union: _____ Phone: _____

Local Police (non-emergency): _____ Phone: _____

5. Our Family Promises

- We will not shame or blame anyone who almost got scammed or did get scammed. We respond with help, not lectures.
- We will share scam attempts in a group text, email thread, or at family meals so everyone learns from each one.
- We will review this plan at least twice a year and update phone numbers, contacts, and our code word if needed.

Signatures (optional but powerful):

_____ Date: _____

_____ Date: _____