SPOT A SCAM BEFORE IT HAPPENS

Know the red flags.

You do not need to know every scam. Just the shapes.

HOW TO USE THIS

The signals that should make you stop.

You do not need to be an expert in every scam. You only need to recognise the shapes. Here are the most common types and the signals that should make you pause. The moment one of them appears, run the four steps: Stop. Ask. Feel. Engage.

THE FOUR STEPS, IN ONE LINE EACH

- **S · Stop:** stop the transaction, the call, the typing. Ask for time and wait at least four hours.
- **A · Ask:** verify it yourself, outside the conversation you are already in. The link, the address, the number, character by character.
- **F · Feel:** rushed, flattered, afraid, secretive. Those four feelings do the selling.
- **E · Engage:** bring someone in. Do not decide this on your own.

ROMANCE & RELATIONSHIP

- A fast, intense connection with someone you have never met in person.
- They always have a reason not to meet or to stay on camera for long.
- The relationship moves to a private channel quickly.
- The story keeps needing you to keep it to yourself.
- Eventually a crisis and a request for money, gift cards or crypto.
- A request to receive money and pass it on. That is money laundering and you carry the risk.

E · ENGAGE	Say the whole story out loud to one person who has never heard it. Secrecy is what this one runs on, so speaking is what breaks it.

YOUR ‘BANK’, THE ‘POLICE’ OR A ‘FRAUD DEPARTMENT’

- A call, text or email that already seems to know a lot about you.
- They say your money is at risk and must be moved to a ‘safe account’ now.
- They ask for codes or passwords or to install software so they can ‘help’.
- They ask you to stay on the line while you go to the bank or the cash machine.
- They tell you to keep it from the branch staff or from your family.

S · STOP End the call. Wait five minutes, then ring back on a number you looked up yourself. No real organisation minds.

INVESTMENT & CRYPTO

- Guaranteed or unusually high returns with little or no risk.
- Pressure to invest quickly before you ‘miss out’.
- A slick platform or app you cannot find independent, trustworthy reviews of.
- The firm does not appear on your national financial regulator's register.
- The name is almost the name of a real firm, with one letter or one word changed.
- It becomes hard to withdraw your money or there are new ‘fees’ to release it.

A · ASK Look up the register yourself, without using their link. Then try to withdraw a small amount and see what happens.

MESSAGES FROM ‘FAMILY’ OR FRIENDS

- An unknown number claiming to be your child or a loved one with a ‘new phone’.
- An urgent request to pay a bill because they ‘cannot access their bank’.
- A friend's account suddenly asking you to lend money or share a code.
- The message avoids a phone call and keeps you in text.
- The words are right but the rhythm is off. A wrong nickname. No shared memory.

E · ENGAGE Ring the number you already have for them. A real family member picks up and laughs about it.

JOBS, PARCELS AND MARKETPLACES

- A job that pays you for simple tasks and asks you to top up your own account first.
- A delivery message about a small fee for a parcel you are not expecting.
- A buyer who sends a link so you can confirm you are the seller or receive the payment.
- An offer to pay more than the asking price, followed by a request for the difference back.
- A flat or a ticket that cannot be viewed in person and must be paid for to hold it.

F · FEEL Notice the pull. Excitement and urgency arriving together is the combination worth pausing on.

YOUR IDENTITY

- Letters, bills or accounts you do not recognise. Your identity may be misused.
- Anything asking you to confirm personal details you did not initiate.
- Post that stops arriving, which can mean your address has been redirected.
- A bank or a shop contacting you about an application you never made.

A · ASK Ask for your credit file and read it yourself. It is free or cheap in most countries.

> **If several of these ring true, stop. Act only once the pressure is off and run through the S.A.F.E. steps.**

THE PATTERN UNDER ALL OF THEM

- **Speed:** you are pushed to act before you can think or check.
- **Secrecy:** you are asked to keep it from your bank, your family or your friends.
- **A story that explains everything:** every doubt already has a ready answer.
- **A payment method that is hard to reverse:** transfer, gift cards or crypto.

Recognising a shape is one thing. Resisting it in the moment is another. That is what the four steps are for and anyone can learn them.