



LESSON 2

Phone Scams and Robocalls

Quick reference — print this page and keep it nearby.

WHAT SCAM CALLS SOUND LIKE — AND HOW TO END THEM

- 1 “There’s a problem with your account”**
A caller claims to be your bank, tech support, the IRS, or Social Security and wants you to verify information or install software. Don’t.
- 2 “Your loved one is in trouble”**
A frantic young voice — sometimes AI-cloned — begs for money fast and asks you not to tell anyone. The secrecy is the giveaway.
- 3 “You’ve won — just pay the fee”**
A prize, lottery, or sweepstakes you never entered. Real winnings never require you to pay a fee or tax first.
- 4 The sentence that ends any scam call**
“I don’t take requests over the phone. I’ll call back on a number I know.” Say it once, calmly, and hang up. You haven’t been rude.
- 5 After you hang up**
Verify through a channel you trust — log into the account yourself, or call back using a number from a bill or the back of your card.

IF YOU TAKE ONE THING FROM THIS LESSON

Print the rehearsed sentence and tape it to the wall near your phone today. It doesn’t matter if it looks silly — the script is the whole defense.

TRY THIS TODAY Next time an unknown number calls, let it go to voicemail. If they don’t leave a message, the call wasn’t for you.