

Scam or No Scam

The guide. Using the cards with one person, with a room, or on your own.
Twenty-four cards, no screens, nothing to set up.

Working title: "Scam or No Scam". The name is unconfirmed pending attorney clearance and may change before print.

If you read nothing else, read this page

What it is. Twenty-four made-up messages, sixteen scams and eight real ones, meant to be hard to tell apart because in life they are. Somebody reads the front and says what they would do. Then the card is turned over.

How to run it, in full. Deal a few cards. Ask what they would do. Turn the card over. That is the entire method, and you can start now.

The one idea underneath all of it. Nobody can reliably tell a scam from a real message by looking at it, and a deck that made people feel they could be dangerous. What works is the thing you do next: end the contact, then reach the other side on a number you already had. Every card points at that.

If this is your own parent, the technique matters more than the cards. Do not open with the reason. Ask them to check the material rather than teaching it to them, which is honest, because nobody qualified has reviewed it. Get one wrong yourself early, on purpose. Never say *you would have fallen for that*. Stop before they want to.

Do these two before anybody leaves, because they are what is still working in six months. Agree a family code word and write it on the fridge sheet in pen. Save the real numbers in the phone: the bank from the back of the card, the doctor, the pharmacy.

What it is not. Not legal or financial advice, not a complete list, and not a test that can be passed. No card can tell anybody whether a message they actually received is genuine. If something is happening right now, put the cards down and go to trustbutverifyproject.org/right-now.

Everything after this page is depth rather than instructions: doing it with one person, doing it in a room, doing it alone, what to say when a session goes somewhere difficult, and a note on each of the twenty-four cards so nobody has to have an answer ready.

Ways people use these

There is no right way to use this deck, no order you have to follow, and no score that matters. What follows is what people actually do with it, which is not the same as instructions.

- Two people at a kitchen table, a few cards at a time, picked up again another day.
- One person alone: read the front, decide, turn it over.
- A room with somebody running it. That is the second half of this guide.
- A family with grandchildren in it. The youngest person present often spots the tell first, and that is useful for reasons that have nothing to do with scams.

Nothing requires you to use all twenty-four, or to finish. Five cards and a cup of tea is a session. The person who stops early is the person who comes back.

The five signs, and what each one is worth

The deck names five signs and then lists them three more times without ever saying why they work. They are worth a page, because a person who understands why a sign matters can apply it to a scam this deck has never heard of.

It came to you

The single most useful one. When you place the call, you are usually fine. When they place it, be careful. Almost everything in this deck depends on the contact being theirs, and turning their call into your call is what breaks it. **The exception:** real organisations do call you, which is why a third of this deck is real. The sign is a reason to check, never a verdict.

It moved you fast

A deadline exists to stop you leaving the conversation, and it is nearly always invented. Real deadlines survive a day; a warrant that expires in two hours does not exist. **The exception:** a genuine fraud alert is also urgent, and the answer there is the same, so you lose nothing by slowing down.

It wants a transfer

Gift cards, wire transfers, crypto, cash to a courier, or a code read out loud. These are chosen because they are hard to reverse, which is the whole point. **The exception:** the transfer is not always money. A Medicare number, a one-time code or remote access to a computer all count, and they are all worth more than the amount being discussed.

It wants it kept quiet

“Do not tell your mother.” “This is a confidential investigation.” Secrecy has one function, which is to keep you away from the person who would see through it in ten seconds. **No exception.** This

one is close to decisive: no real officer, bank, court or family member asks you to keep it from your own family.

It keeps you on the line

Staying on the phone while you drive to a shop, log in, or read out a code. The pressure only works while they hold your attention, which is why hanging up ends so many of these. **The exception:** a real support call may also stay on the line, and a real one will not mind you ringing back.

None of the five is a verdict on its own, and the eight real cards exist to prove it. A person who learns “one sign means scam” will start refusing the clinic, which costs them more over a year than any single scam would.

If this is your mother or your father

This is the hardest way to use the deck, and it is the most common one, so it goes first.

The difficulty is not the material. It is that teaching your own parent inverts something that has been the other way round for fifty years. They hear the lesson underneath the lesson, which is *I think this could happen to you*, and that is a hard thing to be told by your own child. Most of these conversations fail there, before a single card is turned over.

So change who is helping whom. Everything below is a version of that one move.

- **Do not open with the reason.** “I want to make sure nobody scams you” begins with a verdict about them. “I am helping with something and I want to know whether it makes sense” begins with them helping you.
- **Ask them to check the work, and mean it.** Nobody qualified has reviewed these cards. That is true, it is printed on the site, and it makes them the expert reader rather than the student. Ask which cards are confusing. Write down what they say.
- **Get one wrong yourself, early, out loud.** Take a card first and pick the wrong answer on purpose. Being wrong needs to be the ordinary state of this game before they are ever wrong in front of you.
- **Never say “you would have fallen for that.”** Say what the cards say: these are built by professionals, they are built to defeat careful people, and getting one wrong on paper is what the paper is for.
- **Do not correct a near miss.** If they say “I would ring the bank” and the card says ring the number on your own card, that is right enough. Correcting the detail teaches them there is a right answer and they are being marked.
- **Let them keep the deck.** Leaving with the cards is a different thing from being shown the cards.
- **Stop before they want to.** Not after.

If something has already happened to them, this is not the conversation about that, and today is not the day to make it one. Shame is the single biggest reason these losses go unreported, and a game that turns into an interrogation will confirm every reason they had for not telling you in the first place. If they raise it themselves, put the cards down.

If you are running a room

The rest of this guide is for that: a group, one person running it, twenty to forty minutes. Everything above still applies, and the two changes are that you will not know the room and the room will not know each other.

Read this out loud before you start

It is printed on the Start here card, which is the first card in the deck, and in four short lines on the back of every card. Say it anyway.

Every card here is made up, built from scam patterns written up on trustbutverifyproject.org. They are for educational purposes only, not legal or financial advice.

Scammers change their stories and their numbers constantly, so this deck is examples and not a complete list. Something that matches no card can still be a scam, and something that matches a card can still be real.

No card can tell you whether a call you got was genuine. The answer is in what you do next, not in the message.

If money is moving right now, stop. Go to trustbutverifyproject.org/right-now, or call a number from the insert sheet.

Read that out loud before the first card, in your own words if you would rather. Do not skip it and do not hand it round instead: a disclaimer nobody says out loud does nothing in a room of forty.

What this is

A card game for a room of older adults, run by one person, in twenty to thirty minutes at a table and forty in a full room. Each round shows one message or one visit, exactly as somebody would receive it. Everybody answers the same three-way question, then the card is turned over.

The point is not to be good at spotting scams. Nobody is, reliably, and a game that rewards guessing right teaches a feeling that does not transfer. The point is the scoring table below, which makes one answer the best answer in both columns. Most groups work that out around round four, usually out loud. That moment is the teaching. You do not have to deliver it.

A third of the deck is real. That is deliberate. A deck where everything is a scam teaches blanket suspicion, which people abandon within a week because it makes ordinary life exhausting.

There is a second mode later in this booklet, *name the check, not the verdict*. Same 24 cards, ten minutes, no paper on the tables, and nobody is asked whether a card is a scam. If your slot is short, or the room has played before, turn to it now.

What you need

- The 24 cards, shuffled or in the running order below.
- One score sheet per person, or one per table, and pencils.
- The numbers insert. One copy per person to take home.
- A watch or phone with a second hand, for the urgency round only.
- Nothing else. No wifi, no screen, no phones out of pockets.

Four to fifty people. Above about eight, split into tables of four to six and give each table one score sheet; they confer, one person writes. You read every card aloud from the front of the room. Do not pass cards around: somebody will read the back. Above about twenty, read *Running it in a room of forty* below before you plan the session; several things change.

The three answers

1. **Act on it.** Pay it, tap it, give the number, let them in, reply.
2. **Check it first.** Hang up or put it down, then reach the company or the person yourself, on a number or an address you looked up.
3. **Ignore and delete.** Do nothing at all.

Say all three out loud before the first card, and leave them written somewhere the room can see.

Scoring

Your answer	It was a scam	It was real
	0	2

Act on it (pay, click, give the number, let them in)		
Check it first (hang up and use a number you look up)	2	2
Ignore and delete	1	0

Read the table out at the start, but do not explain it. Let the room find it.

Check it first is the only answer that scores full marks in both columns. That is the whole design. Nobody has to be told the three steps; the scoreboard argues for them.

Ignore and delete scores 1 on a scam, because it protected you, and 0 on a real message, because a missed fraud alert or a missed recall has a cost. That asymmetry is what stops the game teaching paranoia. Expect somebody to object to the zero. The objection is the lesson: name the real cost out loud, the heater still plugged in, the prescription on the shelf, the charge that really was fraud.

Act on it scores 2 on a real message. It is not wrong to act on something real. It is just that you cannot tell from the message which one you are holding, which is why the middle row wins.

How the points get written down

You let the room find the design on its own. The mechanics you do say out loud, because nobody can play a game whose scoring they have to guess at.

1. Turn the card over and say the verdict. Then say which column of the table to use: the left one if it was a scam, the right one if it was real.
2. Players write their own points in the Points column, and the sign bonus in the one after it.
3. They keep their own running total in the last column. You never check anybody's arithmetic, and you never collect the sheets.
4. Twelve scored rounds, three points available in each, so 36 is the maximum. Say that at the start, so a total means something at the end.
5. The practice card is not scored. Say so before you read it, or somebody will write a number in and be one round out for the rest of the session.

The bonus point

One extra point for naming which of the five signs fired.

- It came to you.
- It moved you fast.
- It wants a transfer.
- It wants it kept quiet.

- It keeps you on the line.

Real messages fire the signs too, which is exactly why the signs never settle anything on their own. Six of the eight real cards here trip at least one. Naming a sign that genuinely fired, and then saying why it still settles nothing, earns the point. So does *none of them* on the two cards where nothing fires, and on both of those the reader started the contact, which is worth saying out loud. Card 6 is the clearest case: two signs fire and the message is still real.

Running the session

These timings are for a room of up to twenty. A bigger room runs longer, and *Running it in a room of forty* below has the version to use instead.

- **0 to 3 minutes.** Welcome, the statement above read out loud, the three answers, and the scoring table read out without comment. Say plainly: some of these are real, and you will lose points for deleting the real ones.
- **3 to 5 minutes.** One practice card, unscored: card 3. It is real, and somebody will say ignore and delete. Good. That is the whole shape of the game in ninety seconds.
- **5 to 18 minutes.** Seven scored rounds at roughly ninety seconds each.
- **18 to 22 minutes.** The urgency round, the debrief, and the replay.
- **22 to 27 minutes.** Four more scored rounds, finishing on a real one.
- **27 to 30 minutes.** Totals, the close, and hand out the numbers insert.

How to run one round

1. Read the front aloud, once, at the pace it would actually arrive. Do not act it; do not wink at it.
2. Ask for the answer. Hands, or one voice per table. Give about twenty seconds.
3. Turn the card over and read the verdict, the tell and the check-it-first line.
4. Ask which signs fired, and award the bonus.
5. Move on. Do not lecture. The deck is the lecture.

The running order

Practice, unscored: card 3.

Round	Card	Code	It is	How it arrives
1	2	S-09	SCAM	A text message
2	14	R-03	REAL	A voicemail

3	4	S-04	SCAM	On your screen
4	6	R-05	REAL	A text message
5	5	S-12	SCAM	A phone call
6	7	R-07	REAL	At the door
7	8	S-15	SCAM	At the door
8	9	S-07	SCAM	A phone call (urgency round, 15 seconds)
9	11	R-06	REAL	In the mail
10	1	S-01	SCAM	A phone call, late at night
11	13	S-13	SCAM	An email
12	19	R-04	REAL	In person

Never run three scams in a row. If you improvise, keep a real card at least every third round, and finish on a real one so nobody leaves the room believing the answer is always scam.

The remaining cards, for a second session or a longer slot: 10, 12, 15, 16, 17, 18, 20, 21, 22, 23, 24.

Running it in a room of forty

Everything above is written for a table of four to a room of twenty. Thirty to fifty people is a different job, and most of what changes is logistics rather than content. Read this once before you plan the session.

Before anybody sits down

- Tables of five or six. Eight tables is forty people. One score sheet and two pencils per table, and three spare sheets, because one table always wants its own.
- Write the three answers and the whole scoring table on a flipchart or a whiteboard before people arrive. The room needs to look at that table all session, and nobody at the back can read a sheet of paper you hold up.
- Ask the facility for a microphone if the room seats more than about thirty, and for a hearing loop if they have one. Reading a card aloud is the entire game; if half the room cannot hear the front of the card, they cannot play.
- Put one numbers insert face down at each place, and say they are for the end. Handed out early, people read them instead of listening.

- Stand at the front and stay there. Walking the room means somebody is always behind you and cannot hear.

What changes inside a round

1. Read the front twice, not once. The second reading is for the tables that were still settling during the first.
2. Give forty seconds for a table answer, not twenty. Conferring takes longer than deciding.
3. Do not ask for a show of hands. Ask three tables, by table number, for their answer, and pick a different three next round. Hands in a room of forty tell you nothing and cost a minute.
4. Read the verdict, the tell and the check-it-first line, then move. A big room makes the temptation to lecture worse, not better.
5. The sign bonus is on the honor system. Tables mark their own.
6. The urgency round is still no conferring. At a table that means the person holding the pencil answers alone and the rest of the table stays quiet for the fifteen seconds.

Time, and what to cut

Twelve rounds at about two minutes each is twenty-four minutes rather than eighteen, so budget thirty-five to forty minutes for a room of forty. If you only have thirty, cut rounds 5 and 11, which are cards 5 and 13. Cross those two rows off the score sheets before you hand them out, and say the total is out of 30 rather than 36. Do not cut the last round: the session has to finish on a real card, and nothing else in the order can take that job.

Totals, and the end

- Do not read out every table's score. Ask for the highest, once, and go straight to the close.
- Do not collect the sheets. They belong to the players, and a collected sheet makes a low score public.
- In a room this size somebody will want to tell you privately rather than in front of everyone. Stay at the front for ten minutes after you finish instead of packing up, and say out loud that you will be there.

The point of the sheet is not the number on the bottom. It is the middle row. Take it home and put it where the phone is.

The urgency round

Once, and only once. Card 9, the fake fraud department, because pressure is the whole product of that call.

This one is on a clock. Fifteen seconds from when I stop reading. Answers on paper, no conferring.

1. Read the front. Then count down out loud: fifteen, ten, five, four, three, two, one, pens down.
2. Collect answers. Do not reveal yet.
3. Ask for a show of hands: who changed their mind at the last second, and who guessed?
4. Then the debrief.

Most rooms do worse on that one, and that is the finding. That pressure is not an accident of the phone call. It is the product. It is the thing being sold to you. Fifteen seconds is generous next to a man who is already talking.

Then replay the same card untimed. Everybody gets it right, and the room hears the difference in its own voices. Score the untimed answer, not the timed one, and say that you are doing so.

Do not run a second timed round. A game full of timers punishes exactly the people this is for.

When somebody says "I would never fall for that"

Somebody will, usually in the first ten minutes, and usually the most confident person at the table. Do not argue. Arguing makes it a contest, and you will lose the room.

You are probably right about that one, written down, in a bright room, with nothing else going on. Nobody falls for the card. People fall for the version that arrives on the day something real is happening.

Then deal card 6, the real bank alert, or card 13, the closing attorney. Both are built so that being careful returns a reassuring answer. Let the table sit with it.

Two more things worth saying out loud, once:

- The people who get caught are not the people who could not have told. They were tired, or busy, or in the middle of something, and gave it one second instead of five.
- You do not need to be able to tell. That is what the middle row of the table is for. The whole point of checking first is that it works whether or not you guessed right.

And notice who says it. The person who says it loudest is often the person a neighbor will call at nine at night, so send them home able to say something more useful than be careful.

If somebody says they were defrauded

In a room this size, somebody has been. Plan for it rather than hoping.

In the moment, if they say it to the room

Say this, close to word for word, and then read the next card.

Thank you for saying that out loud. It happens to careful people. These operations are staffed and scripted and practiced on thousands of people, and the ones who should be embarrassed are the ones doing it. Right, next card.

- Do not ask what happened, how much, or when. Do not make them the lesson.
- Do not pause, and do not let the room gather round them. Attention is the thing that makes it worse. Moving on is a kindness; lingering makes them the exhibit.
- If they are visibly upset, carry on reading and catch them afterward. Stopping the session puts forty people's eyes on them.
- If somebody else at the table starts asking them questions, take the room back with the next card. That is what you are there for.

At the break, privately

1. Go to them. Sit down, keep your voice low, and leave them a way out of the conversation.
2. Ask one question first: **is it still going on?** If money moved today, that is the only urgent thing in the room. Their bank, on the number on their own card, before anything else. Same-day recalls have worked.
3. If it is over, do not ask for details. Offer the site's own steps: trustbutverifyproject.org/i-think-i-was-scammed, which is a list they can work through at home.
4. Hand them the numbers insert. Circle the National Elder Fraud Hotline and the AARP Fraud Watch Helpline. The AARP line does not lecture, and it runs free confidential support groups.
5. Say the second-call warning out loud, because it is the most useful thing you can give them: anybody who contacts them offering to get the money back for a fee is the next scam, and it is often the same crew under a new name.
6. Close it the way the site does. They are not the first, and they did nothing stupid.

What not to do

- Do not promise that the money can be recovered. Sometimes it can. Often it cannot, and a promise you cannot keep is the shape of the next scam.
- Do not give financial or legal advice. You are running a card game.
- Do not write down their name or what they told you.

- Do not tell the facility's staff, or a family member, unless they ask you to.
- Do not follow up unprompted. Give them the insert and let them choose.

If somebody seems to be in the middle of a live scheme, or describes being told to keep it from their family, the Eldercare Locator on the insert connects them to help in their own county, including their state's Adult Protective Services.

Closing the session

Read out the top score if the room wants it, but close on the table, not the winner.

Look at the middle row again. Two points on the left, two points on the right. There is one answer on this table that is right no matter what is in your hand, and you do not have to be clever to use it. Hang up. Look the number up yourself. Wait a day if it is money.

Then ask for one thing, out loud, from anyone willing: the one habit they will change this week. Saying it aloud makes it likelier. And hand out the insert.

Second mode: name the check, not the verdict

The same 24 cards, ten minutes, and nothing on the tables. In this mode nobody is asked whether a card is a scam. They are asked what they would do about it.

The first mode teaches the habit sideways, through the scoring table, and lets the room find it. This one takes the guess out of the question altogether, which is closer to what the site actually says: you do not have to know. Run it when your slot is short, when the room has played the first mode before, or when a table will not stop arguing about which ones are fake.

Pick one question and keep it

Choose one of these before you start and use it for all six rounds. Swapping halfway costs a minute of explaining and leaves half the room answering the old one.

- **The check.** *Name one thing you would do that would actually settle this.*
- **The signal.** *Name one of the five signs you noticed, or say none of them.*

The check version is the one to use with a room that has not played before. The signal version is better for a room that has, because it hands them words for something they already half notice, and because the five signs are what the rest of the site is built on.

How one round runs

1. Read the front aloud, once, at the pace it would arrive.

2. Ask your question. Take answers from two tables, by number, and give about thirty seconds. Pick different tables next round.
3. Say whether each answer would settle it, and why, in one sentence. Award the points out loud.
4. Read the check-it-first line off the back of the card. That is the card's own answer, and it is one of several.
5. Say what it was last, in one word, and then say the part that matters: the check they named would have worked either way.

That last step is the whole mode. Do not lead with the verdict and do not let the room drag it out of you early. If somebody asks, say you will tell them at the end of the round, and then do.

Scoring, out loud, no sheets

Keep the tally on the flipchart, or in your head, or not at all. There is no score sheet in this mode and it does not need one, which is what lets it run in a community room with nothing but the deck.

- **Two points.** Any answer that would settle it. There is more than one on every card in the deck, and you should say so out loud in the first round.
- **One point.** An answer that keeps them safe but settles nothing, such as ignore it, or hang up and do nothing more.
- **Nothing.** Any answer that uses the route the message supplied. Reply to the text. Tap the link. Call the number on the screen. Answer the question the caller asked.
- **No points for a verdict.** If a table says it is a scam, ask what they would do about it and score that instead. Expect this for the first two rounds, and expect it to stop.

The test, for an answer nobody wrote down

Tables will give you answers that are not in the list further down, and some of them will be better than the ones written there. You need a test you can apply in four seconds at the front of a room.

An answer settles it if it reaches the real person or the real institution by a route the message did not supply, or it buys a day, or it brings a second person in.

Calling the number on the back of your own card settles it. Asking for the family code word settles it. Asking the person at the next table settles it. Refusing to move money today settles it, because a real request survives a day and this kind rarely does. All of those score two, on almost any card in the deck, and none of them is *the* right answer. Say that out loud the first time two tables give you two different answers and both score.

The cards where there is no tell

On some cards the honest answer is that the message itself cannot settle it, so you check. That answer scores full marks. It is the best answer in the deck, and it is the one sentence you would most like somebody to say at their own kitchen table. Cards 6, 11, 14, 15 all carry it.

Card 6 is the one to spend time on, and it is why this mode exists. A real bank fraud text and a fake one look the same on a phone, and both answers to it can be used by whoever sent it. There is nothing to notice. There is only something to do.

The five signs, for the signal version

- It came to you.
- It moved you fast.
- It wants a transfer.
- It wants it kept quiet.
- It keeps you on the line.

Six of the eight real cards fire at least one sign, so *none of them* is the right answer on only two, and on both of those the reader started the contact. Naming a sign that did fire and then saying it settles nothing scores two. Card 6 is the case worth waiting for: two of the five fire and the message is genuine. The list below gives the signs each card fires, so you can judge an answer without turning the card over.

The running order

Six cards. Easy first, then a real one where checking works, then the two where every check run from inside the message comes back reassuring, then a real recall, and it finishes on the card with no tell at all.

Round	Card	It is	How it arrives	What it is, for you
1	10	SCAM	A text message	Package on hold, tap the link
2	7	REAL	At the door	Gas meter inspection you booked
3	9	SCAM	A phone call	Your own bank's number, move the money
4	13	SCAM	An email	Closing attorney, new wire account
5	15	REAL	An email	Store recall on a heater you own (no tell: full marks for saying so)
6	6	REAL	A text message	Bank text about a charge (no tell: full marks for saying so)

Ten minutes: two to read the statement and set the question, seven for the six rounds, one to close. In a room of forty read each front once and take two table answers rather than three. If you are

running long, drop round 4. Do not drop round 6, which is the only card that has to be in this mode.

Six cards, and not once did I ask you whether it was a scam. You did not need to know. Look at what you said instead: you said what you would do.

What goes wrong

- **You end up judging answers instead of reading a table.** This mode is harder to run than the first one for exactly that reason. If you are not confident doing it in front of forty people, run the first mode and come back to this one.
- **Somebody is certain a safe answer settles it.** Do not argue about the word. Give the point for safe, say what would have settled it, and move.
- **The room turns it into a quiz anyway.** They will try to score each other on scam or real. Keep asking what they would do. It takes three rounds.
- **One table dominates.** You are only taking two answers a round, so rotate by table number and say at the start that everybody gets asked.

What settles each card

Not a list of correct answers. It is what the card itself would accept, so you have something to compare a table's answer against. Anything that passes the test above scores too, whether it is written here or not.

Card	Signs that fired	Answers that settle it
1	It came to you, It moved you fast, It wants a transfer, It wants it kept quiet	Hang up and call your grandson on the number you have always used · Call his parents, even though you were told not to · Ask for the code word the family agreed on · Give cash to nobody at the door, and call the police if a driver comes
2	It came to you, It moved you fast, It wants a transfer	Open your tolling account yourself instead of tapping · Type the state agency's address yourself and look at what you owe · Ask yourself whether you have driven that road at all · Give a code your bank texts you to nobody, ever
3	It came to you	Take the tracking number off the slip and type the carrier's address yourself · Call the carrier on a number you look up · Go to the address on the slip and collect it · Nothing more is needed, because the slip asks you for nothing
4	It came to you, It moved you fast, It keeps you on the line	Call no number on the screen. There is nothing to check with them · Close the browser, and hold the power button if it will not close · Type nothing the page tells you to type · Ask somebody you trust to look at the screen with you
5	It came to you, It wants a transfer	Give your Medicare number to nobody who phoned you · Hang up and call your own doctor's office, from your own records · Call Medicare yourself and ask whether anyone ordered it · Read your next Medicare statement

Card	Signs that fired	Answers that settle it
6	It came to you, It moved you fast	Say plainly that the text cannot settle it, so you check · Reply neither Y nor N · Open your bank's app the way you always do · Call the number on the back of your own card
7	None of the five	Call the utility on the number printed on your bill · Ask him to wait on the step while you check · Look at your own calendar for the appointment you booked · Ask to see the photo badge, and look at the truck
8	It came to you, It moved you fast, It wants a transfer	Decide nothing at the door · Get it in writing, and get two quotes from firms you found yourself · Wait a day, and pay no cash up front · Ask a neighbor who really did have work done
9	It came to you, It moved you fast, It wants a transfer, It keeps you on the line	Hang up and dial the number printed on your own card · Move no money, and say you will come into the branch instead · Ask a second person in the house before you open the app · Say you will call back, then hang up and do it
10	It came to you, It moved you fast, It wants a transfer	Open the carrier's own app instead of the link · Type the carrier's address yourself and use the tracking number you already have · Ask yourself whether you are expecting a package at all · Forward it to 7726 and delete it
11	It came to you	Say that the envelope cannot settle it by itself, so you call · Call Medicare yourself, on the number from the insert sheet · Check that the card is paper and that nothing is being asked of you · Give the new number to your doctors, and to nobody who calls you
12	It came to you	Hang up and look Social Security up yourself · Read your number back to nobody who called you · Ask them to write to you, because that is how the agency works · Open your own account at the agency's site, not from a link
13	It came to you, It moved you fast, It wants a transfer	Call the number on the papers you signed in March, not the one in her signature · Do not reply in the thread. Use a different medium altogether · Send no wire on the day the account details change · Ask her in person, or ask the title company you already dealt with
14	It came to you	Call the pharmacy on the number printed on your last bottle · Walk in and ask at the counter · Say that a voicemail cannot settle it, so you call a number you already have · Give no card number over the phone, and notice that none was asked for
15	It came to you	Say that the email itself cannot settle it, so you check the model number · Look the model number up at cpsc.gov/recalls · Do not use the link, even though this email is real · Type the store's own address yourself if you want the refund
16	It came to you, It moved you fast	Use no button in the message. Open the account the way you always do · Read the sign-in history yourself · Change the password from inside the account, never from a link · Approve no prompt you did not start
17	It came to you, It moved you fast, It wants a transfer	Send no fee and give no account number · Ask which contest you entered, and when · Hang up, because a payment asked for before a prize settles it · Tell somebody in the family before you send anything

Card	Signs that fired	Answers that settle it
18	It came to you, It moved you fast, It wants a transfer	Look him up at brokercheck.finra.org or adviserinfo.sec.gov · Ask for a week to think, and listen to what the answer is · Ask in writing how you get your money out, and what that costs · Try to withdraw all of it, not a little of it
19	It came to you, It wants a transfer	Walk down the street and look · Ask another neighbor · Give by card or in person, never by gift card · Take a day. Nothing has to happen today
20	It came to you, It moved you fast, It wants a transfer, It keeps you on the line	Pay nothing on that call · Ask for a street address and the debt in writing · Call the original lender on a number you look up · Say you will answer in writing, which the law gives you about thirty days to do
21	It came to you, It moved you fast, It wants a transfer	Do not deposit the check · Look the company up yourself and ask whether they hired you · Ask your own bank when that check would really clear · Search the company name with the word scam
22	None of the five	Hang up and call Social Security on the number from the insert sheet · Ask for your own application by the date you sent it · Read no number back, even on a call you were expecting · Say you will call back, then hang up and do it
23	It came to you, It moved you fast, It wants a transfer	Give nothing on the call · Ask them to send you a record of last year's gift · Look the name up at give.org or charitynavigator.org · Type the charity's own address and give there instead
24	It came to you, It moved you fast, It wants a transfer	Pay nothing up front to get money back · Hang up and check ftc.gov/refunds yourself · Ask your own bank or card company about a dispute · Tell a family member that this call came

If you are doing this on your own

Nobody has to run this for you, and there is a case for going through it alone first. Nothing is being watched and nothing is being marked, and a card you get wrong in your own kitchen costs nothing at all.

Read the front. Decide out loud, even alone, because saying it is different from thinking it and it is saying it that you will have to do on the day. Then turn the card over.

Two things are worth doing as you go. Put a mark on any card that made you hesitate, because those are the ones to come back to rather than the ones you got wrong. And when a card names a check, do that check once, for real, on your own accounts: find your bank's number on your own card, find the pharmacy's number on your own bottle. A check you have done once is a check you can do under pressure. A check you have only read about is not.

The eight real messages are the ones to take slowly. Getting a scam right feels good and teaches little. Getting a real one wrong is the expensive mistake in ordinary life, because a person who treats everything as a scam stops answering the clinic.

Two things to do before anybody leaves

A game that ends when the cards go back in the box has taught a pleasant afternoon. These two take about six minutes between them and are the part that is still working in six months.

One. Agree a code word. One word a family uses to prove it is really them. Not a birthday, not a pet that appears on anybody's Facebook. Something from a shared life that was never posted anywhere. Say it out loud now, with whoever is in the room, and write it on the fridge sheet in pen.

This is the only thing in the whole deck that answers a cloned voice, and a cloned voice is what the hardest cards are about. A copied voice cannot produce a word that was never said on the internet.

Two. Put the real numbers in the phone. The bank, from the back of the card. The doctor. The pharmacy. The insurer. A number already saved is a number nobody has to find while somebody is shouting at them, and it is what makes "call them back yourself" a thing that can actually be done.

It has a second effect worth knowing. Every phone screens unknown callers better than known ones, so a saved number rings through and a stranger does not.

What to say instead

For the moments in a session where the obvious sentence is the wrong one. Worth reading once before you start, because these arrive fast and there is no time to compose anything.

- Instead of *you would have fallen for that*: "that one catches nearly everybody. It is built to."
- Instead of *no, the answer is...*: "that works too. Here is what the card says, which is the same idea."
- Instead of *be careful, there are a lot of scams about*: "here is the one thing that ends the call, and it is the same every time."
- Instead of *did you really give them your card number*: nothing. Say nothing at all, and put the cards down.
- Instead of *I told you about this*: "these got much better this year. The old advice stopped working." That is true, which is why it lands.
- Instead of *let me do it for you*: "you do it, I will sit here."

And the sentence to have ready for the person who says they are too smart for this, because somebody always does: "so were the people in the FBI's numbers. That is who reports it."

Where to go after the cards

The deck is one way in. Everything it teaches is written out at greater length on the site, free, with no account and nothing for sale.

- **trustbutverifyproject.org/the-three-steps** is the method the whole deck points at, in three steps, on one page.
- **/before-it-happens** is the code word and the callback agreement: the twenty minutes at a kitchen table that do more than anything else here.
- **/how-the-call-goes** walks through what one of these calls actually sounds like, start to finish, so the shape is familiar before it arrives.
- **/turn-on-your-phones-protection** is the free settings on the phone and with the phone company, with what each one costs you in missed calls, honestly.
- **/right-now** is for somebody in the middle of it. It is the page to go to before reading anything else on this list.
- **/printables** has the fridge sheet and the wallet card, free to print in forty-five languages, and the whole of this card game in English: the cards in black and white or in colour, this guide, and the numbers insert.

The deck is free too. Every card in this box, and this guide, can be printed from the site at no cost, and nothing has been held back to make the boxed version worth buying. What is bought here is the object, not the content.

If something in here is wrong, say so. There is a feedback form on the site and it is read. The material comes from federal sources and no elder-fraud professional has reviewed it yet, so a correction from somebody who works with this every day is worth more than anything else that could arrive.

What this is not

Worth being plain about, because the deck will be used without anybody explaining it.

- **Not legal or financial advice.** It is educational material about patterns.
- **Not a complete list.** Scammers change the story constantly. A message that matches no card here can still be a scam, and one that matches a card can still be real.
- **Not a test that can be passed.** There is no number of correct answers that means somebody is safe, and treating a good score that way is worse than not playing, because it buys confidence rather than habits.
- **Not a verdict on anything real.** No card can tell anybody whether a message they actually received is genuine. The answer to that is in what they do next, never in the message.

- **Not reviewed by an elder-fraud professional.** The material comes from federal sources, mostly the FTC, the FBI's IC3 reports and the CFPB, and the site says the same thing on its own pages. Finding a reviewer is on the list.

If something is happening to somebody right now, put the cards down and go to trustbutverifyproject.org/right-now, or use a number from the insert.

The deck at a glance

All 24 cards, in deck order, so you can find one without turning the deck over. The short description is for you only; nothing like it is printed on a card, because a label on the front would give the answer away. Cards are numbered 1 to 24 on the front. The S and R codes are on the back only.

Card	Code	It is	How it arrives	What it is, for you
1	S-01	SCAM	A phone call, late at night	Grandchild in jail, cash tonight
2	S-09	SCAM	A text message	Unpaid toll, pay today
3	R-02	REAL	At the door	Delivery slip left on the door
4	S-04	SCAM	On your screen	Screen locked, call support
5	S-12	SCAM	A phone call	Free cancer screening, Medicare number
6	R-05	REAL	A text message	Bank text about a charge
7	R-07	REAL	At the door	Gas meter inspection you booked
8	S-15	SCAM	At the door	Roofer at the door after the storm
9	S-07	SCAM	A phone call	Your own bank's number, move the money
10	S-02	SCAM	A text message	Package on hold, tap the link
11	R-06	REAL	In the mail	New Medicare card in the mail
12	S-05	SCAM	A phone call	Social Security, just checking
13	S-13	SCAM	An email	Closing attorney, new wire account
14	R-03	REAL	A voicemail	Pharmacy says a prescription is ready
15	R-01	REAL	An email	Store recall on a heater you own
16	S-03	SCAM	An email	Someone signed in, was it you
17	S-10	SCAM	A phone call	You have won, pay the fee
18	S-16	SCAM	Messages, over months	A friend's investment platform
19	R-04	REAL	In person	Neighbor collecting after a house fire
20	S-06	SCAM	A letter, then phone calls	Old debt, warrant today
21	S-11	SCAM	An email, then an envelope	Secret shopper, deposit this check

Card	Code	It is	How it arrives	What it is, for you
22	R-08	REAL	A phone call	Social Security about your application
23	S-08	SCAM	A phone call	Disaster charity, card over the phone
24	S-14	SCAM	A phone call, then a video call	We can get your money back

Sixteen scams and eight real. The eight real ones are cards 3, 6, 7, 11, 14, 15, 19, 22. If you are improvising an order, that line is the one to keep in front of you. The numbering is deliberately scattered: the real cards are not a block and not evenly spaced, because the score sheet prints the card number next to every round and a run of them would let somebody read the answer off their own sheet.

Card notes

Extra context for you, not for the card. Use it only if the table asks.

Card 1 (S-01, scam). *The voice can be copied from a short clip posted online now. Listening harder is not a plan. The callback is.* The secrecy request is the proof. Real families call each other in a crisis; only a scam needs the family kept apart. Say out loud that bail is never paid in gift cards, and that no court, jail or lawyer sends a courier to a house for cash. If somebody is coming to the door, that is a call to the police.

Card 2 (S-09, scam). *If a page then asks for the code your bank just texted you, it is not confirming a payment. It is putting your card on another phone.* Often sent for a tolling system that does not operate in the state, which is the easiest tell of all. The code step is the part worth dwelling on: the six digits a bank texts are there to keep other people out, and a page that asks for them is trying to get in.

Card 3 (R-02, real). *Knowing what the real one looks like is most of what makes the fake one easy.* Good as the practice card. It sets the expectation, in the first two minutes, that not everything in this deck is a scam. Somebody will still answer ignore and delete, which is the useful moment: the package is real and the answer scores zero.

Card 4 (S-04, scam). *This is act one. The technician hands you to a fake bank, who hands you to a fake official.* The mouse may seem stuck and the window may refuse to close. Both are part of the web page. Holding the power button is safe; the instruction not to shut down exists only to keep somebody frightened and on the screen. A newer version skips the phone number entirely and instead asks you to press a couple of keys and paste something, which runs a command the page already put on the clipboard. A real check that you are human never asks you to type anything into your own computer.

Card 5 (S-12, scam). *Fake claims are billed in your name. They use up your benefits, so Medicare may refuse something you really need later.* Who really needs a Medicare number is not nobody. A doctor, a pharmacy, a plan, and a broker somebody chose themselves all use it. The difference is who started the conversation. A useful closing habit for the room: read your Medicare statements, because that is what catches this even after the swab is in the mail.

Card 6 (R-05, real). *Had it been the fake one, replying is what starts the call. And this charge may be real, so deleting is not free either.* The hardest card in the deck and the one the whole scoring table exists for. A real fraud alert and a fake one are indistinguishable on a phone, and both answers to the text can be used

by whoever sent it. Because the safe move is identical either way, the player never has to guess. Sit on this one.

Card 7 (R-07, real). *The fake version wears the same coat. Checking is not rudeness. It is the only thing that separates them.* Pair this with card 8, the roofer, and ask the table what is different. The answer is that this appointment was booked by the householder, and that the checkable details, photo ID, a marked truck, a number on your own bill, are all things the visitor is content for you to check.

Card 8 (S-15, scam). *The small job is the opening. Then comes more money for something they found up there, and work that is never finished.* Relatives of this knock: a utility inspector who needs to come in, the distraction pair where one person keeps you talking while the other walks the house, the driveway sealer with leftover material, and the tree trimmer with no insurance. Worth mentioning: for most sales of \$25 or more made at a home, federal law gives three business days to cancel in writing. Many crews never mention it.

Card 9 (S-07, scam). *Money you send yourself counts as authorized, and banks are often not required to give it back.* The hardest fact in the deck, and worth saying plainly: if you tap send yourself, even while being lied to, the transfer counts as authorized and falls outside the federal protections that cover a transfer somebody else made. That is why being certain beforehand matters more than hoping afterward. Caller ID matching a bank is not evidence of anything. Note for the bonus point: four signs fire here, not five. Nothing is kept quiet, because the call is fast enough not to need it.

Card 10 (S-02, scam). *The page behind the link asks for a small fee. The fee is not the point. Your card number is.* Same family as card 2. The habit that handles the whole category is one sentence: never tap a link in a message you did not ask for. Forwarding the text to 7726, which spells SPAM, is free on US carriers and helps them block the sender. Do not reply STOP, which only confirms a live reader.

Card 11 (R-06, real). *The old rule was that Medicare never sends new cards. The rule went out of date. A habit does not.* Medicare did reissue cards with new numbers after a data incident, which means the old advice that Medicare never sends new cards is now wrong. What stays true: real cards are paper, they arrive free and automatically, and nobody calls to arrange one or to activate one.

Card 12 (S-05, scam). *The name and badge often check out. They are lifted from public profiles, so looking one up confirms the story instead of breaking it.* The script changed. The threatening version, where the number is suspended, is now the minority. The friendly version gets past people who were trained to hang up on threats but never trained to hang up on help. Two upgrades to name: real employee names taken from public profiles, and a staged transfer, because a transferred call feels like a call you placed.

Card 13 (S-13, scam). *The address really is hers. Somebody read that mailbox for weeks and waited. Checks inside it reassure you.* The inverse of every other card. Nothing arrived unasked, and every check run from inside the thread comes back reassuring, including a phone call, because the number in a signature can be edited and business numbers get spoofed too. A second message is not a second channel; a second medium is. Ask a professional at the start of any transaction to put in writing that they will never send changed wiring instructions by email.

Card 14 (R-03, real). *Your pharmacy genuinely uses your details. Treat every call as a scam and the prescription sits on a shelf.* The pharmacy is one of the places that genuinely holds your information. If the room concludes that every unexpected call is a scam, this is the card that shows what that costs.

Card 15 (R-01, real). *Delete this and a heater with a fire risk stays plugged in, and the refund with it.* Expect the room to split on this one, and let it. The recall email and the fake recall text read the same, which is the point: the email is genuine and the link in it probably works, and going to cpsc.gov/recalls instead

costs a minute and means you never have to be right about which emails are real. The fake version asks you to sign in to a store account to get the refund. A real recall never does.

Card 16 (S-03, scam). *A reset you did not ask for is a notice, not a task. Never approve a prompt you did not start.* Worth naming because it borrows the shape of the message that is supposed to protect you. The same trick arrives as a password reset nobody requested, and as a verification prompt that keeps buzzing until somebody approves it to make it stop.

Card 17 (S-10, scam). *This one is built to stay. After the fee comes the tax, then the customs charge. The prize is always one more payment away.* Sometimes a check arrives first, with instructions to deposit it and wire back a portion for taxes. The check bounces days later, after the wire is gone. The rule that ends the conversation: a payment before a prize is the entire scam, not a detail to weigh.

Card 18 (S-16, scam). *Any pressure against the week is your answer. The release fee later is the scam finishing.* The costliest pattern in the country, and it usually starts as a friendship rather than a pitch. Three questions protect against the whole category: are you registered, how do I get my money out and what does that cost, and may I have that in writing and take a week. Cryptocurrency is the preferred vehicle for one reason, which is that the payments cannot be reversed.

Card 19 (R-04, real). *Giving is not the mistake. Answering a stranger who came to you is. A rule that stops this stops the good part of life too.* The point of this one is that checking is not suspicion. Walking down the street to look is the same move as calling the number on your card, and it is a neighborly thing rather than a rude one.

Card 20 (S-06, scam). *Knowing the last four of your number proves nothing. A real debt waits while you check it.* Useful facts to have ready. A real collector must give validation information: who they are, who the debt was originally owed to, and how much, with about thirty days to dispute it. They may not pretend to be connected to the government, suggest you committed a crime, or send papers dressed up to look like court papers. A genuine court summons is a different thing and should never be ignored.

Card 21 (S-11, scam). *A deposit is available in days, but a fake check can take weeks to find. You owe the money either way.* The sentence that closes the whole category is four words long: real employers pay you. The same machine wears other costumes, including the personal assistant job that pays in gift cards and the reshipping job, which is moving stolen goods and carries legal exposure for the person doing it.

Card 22 (R-08, real). *"The government never calls" is the rule most people learned, and it is wrong. A rule fails. A habit holds.* Retire the line that the government never calls. It is the most repeated advice in scam prevention and it is not true. Somebody who believes it, then gets a real call, learns only that the rule was wrong. The honest rule is not about who calls. It is about what they ask you for.

Card 23 (S-08, scam). *The disaster is real, which is what makes saying no feel wrong. You are refusing a stranger, not them.* The caller who says you gave last year is using a tactic aimed at generous people with long memories. You do not have to remember. A real charity can send a record of a past gift and a scammer cannot. Two other facts worth having ready: no real charity asks for a gift card, a wire or cryptocurrency, and the name is usually a letter or two off one you know. Free lookups: give.org and charitynavigator.org.

Card 24 (S-14, scam). *He knows the amount because lists of people who already paid are bought and sold. Often it is the same crew, renamed.* Say this one before it is needed. Anybody who has lost money will be targeted again, on purpose, because lists of people who paid are bought and sold. Telling a family member in advance turns the second call from a new emergency into a prediction that came true. Legitimate routes back are a bank recall, a card dispute, a court-ordered distribution that arrives by mail years later, and FTC refund programs, which are free and checkable at ftc.gov/refunds.

Score sheet

Scam or No Scam. One per person, or one per table.

Name or table number: _____

Working title: "Scam or No Scam". The name is unconfirmed pending attorney clearance and may change before print.

Your answer	It was a scam	It was real
Act on it	0	2
Check it first	2	2
Ignore and delete	1	0

Bonus. One point for naming a sign that fired, or for saying none did when none did. Real messages fire signs too.

Round	Card	My answer: act / check / ignore	It was: scam / real	Points	Sign bonus	Running total
Practice	3			n/a		
1	2					
2	14					
3	4					
4	6					
5	5					
6	7					
7	8					
8	9					
9	11					
10	1					
11	13					
12	19					
Total out of 36						

The five signs. It came to you · It moved you fast · It wants a transfer · It wants it kept quiet · It keeps you on the line.

This sheet is for the first mode. The second mode, name the check, needs no paper at all. Trust But Verify. Free to copy, print and share. Every phone number is on the separate insert sheet, which carries the date it was last checked.