

Scam Warning Signs Cheat Sheet

Cheat Sheet · The Universal Patterns That Show Up Across Every Modern Scam.

Scams change shape constantly — phone, text, email, social — but the underlying playbook stays the same. Six patterns. Once you recognise them, you stop falling for variants.

The 6 Universal Scam Patterns

- 1 Manufactured urgency.** Act now or lose money / freedom / family. Real institutions don't operate on countdown timers.
- 2 Authority impersonation.** 'IRS,' 'your bank's fraud department,' 'Apple Security,' 'Amazon delivery.' Real authorities use paper mail and known phone numbers.
- 3 Money-mover request.** Wire transfer, Zelle, gift cards, crypto, prepaid cards. No legitimate organisation asks for these. None.
- 4 Too-good-to-be-true.** Lottery winnings, inheritance, romance, dream job that contacted you, refunds you didn't request.
- 5 Emotional manipulation.** Fear ('your grandchild is in jail'), love ('you're the most special person I've ever met'), guilt ('you forgot to pay').
- 6 Out-of-band weirdness.** Random caller knows your address. Stranger asks you to keep a 'secret.' New 'friend' wants to move off the dating app fast.

By Channel

Channel	Most Common Variants	Tells
Phone calls	IRS, SSA, Microsoft tech support, grandchild emergency, utility support.	Urgency, call to spoofed. Hang up. Call the org back at a number on the letterhead.
Text (smishing)	Toll fees, package delivery, bank fraud alert, USNS, Apple Pay, IRS, Apple Pay.	IRS or Apple Pay link in a text. Open the app directly to verify.
Email (phishing)	Login alerts, invoice attachments, refund offers, password reset, utility support.	Urgency, call to spoofed. Hang up. Call the org back at a number on the letterhead.
Social media	Romance, fake job, crypto investment 'opportunity', impersonation, social media.	Impersonation, social media profile pic. Decline calls to move chat to WhatsApp.
In-person / mail	Door-to-door 'utility audits,' fake cheques, IRS letter, utility support.	Anything off your call. Mail an additional notice. Take time before reacting.

The Family Verify-Word System

Pick a word your family uses to verify any urgent money request. If anyone in the family calls or texts asking for emergency money, you ask for the word. If they can't say it, it's a scam — even if the voice sounds like them. AI voice cloning makes this essential.

SCAM ALERT

Toll-Road SMS Scam Is Spreading Across The U.S.

Texts claiming you owe a small toll fee link to fake DMV-style sites. They steal card numbers and SSNs. Never click a 'toll' link — go to the toll authority directly.

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