

# Online Scam Detection Quiz

*Quiz · Romance, Job, Investment, Tech-Support, And Voice-Clone Scenarios.*

**Modern scams move fast and exploit emotion. Test your detection across the most common modern variants — including the AI-voice and crypto-investment scams that didn't exist five years ago.**

## Instructions

10 multiple-choice questions. Pick the BEST answer for each. Don't peek at the answer key on the next page. Score yourself at the end. There's no time limit, but most people finish in 5-7 minutes.

## Questions

**Q1. An online romantic interest you've never met says they need \$5,000 to fly home and meet you. What's most likely happening?**

- A. True love that requires financial sacrifice
- B. A romance scam — never wire money to people you've only met online
- C. A legitimate cultural exchange
- D. A normal travel emergency

**Q2. You receive a job offer for a position you didn't apply for, paying double the market rate, with the requirement to deposit a check first. This is:**

- A. A great opportunity — accept immediately
- B. A check-cashing scam — the check will bounce after you've spent the money
- C. Normal recruitment in a competitive market
- D. Worth investigating with the recruiter directly

**Q3. A 'tech support' pop-up tells you your computer is infected and to call a phone number immediately. The correct action is:**

- A. Call the number — Microsoft made the pop-up
- B. Pay them to fix the issue
- C. Close the browser, restart your device, run your own antivirus, and ignore the call number
- D. Give them remote access via TeamViewer

**Q4. An investment opportunity promising 50% returns in 30 days with 'guaranteed' results is most likely:**

- A. A legitimate investment in cutting-edge tech
- B. A Ponzi scheme or rug-pull scam
- C. A government-sponsored program
- D. A high-yield savings account

**Q5. Someone messages you on social media claiming to be a celebrity, then asks you to buy gift cards for a 'fan event.' This is:**

- A. Genuine — celebrities reach out to fans daily
- B. An impersonation scam using a fake or hacked account
- C. A normal way to get backstage access
- D. A legitimate opportunity if their account looks verified

**Q6. A grandchild calls in tears saying they've been arrested and need bail money. They beg you not to tell anyone. What should you do?**

- A. Wire the money immediately to help them
- B. Hang up and call your grandchild's parents directly to verify
- C. Send the money via gift cards as instructed
- D. Drive to the courthouse with cash

**Q7. Which of these is the strongest red flag of a scam?**

- A. The communication uses urgency or fear
- B. It comes from a verified business email address
- C. It includes your full legal name
- D. It contains a phone number

**Q8. A 'lottery winnings' email asking you to pay a 'processing fee' to release your prize is:**

- A. Legitimate — many lotteries charge fees
- B. An advance-fee fraud — you can't pay to receive winnings you didn't even enter
- C. Worth trying because the prize is large
- D. Probably fine if the fee is small

**Q9. When asked to verify your identity by sending photos of your driver's license to someone you don't know, you should:**

- A. Send it — they're verifying your identity
- B. Send only the front, hide the back
- C. Refuse — this is identity theft in progress
- D. Cover sensitive info with your finger

**Q10. An IRS phone call demanding immediate payment via gift cards or wire transfer is:**

- A. A normal IRS collection call
- B. 100% a scam — IRS uses paper mail and never demands gift cards
- C. Legitimate if they have your SSN
- D. Urgent and should be paid immediately

## Answer Key

Don't peek before completing the quiz. Read explanations even for answers you got right — they reinforce the why.

**Q1: B** — Pig-butchering and romance scams cost Americans billions. Never send money to someone you haven't met in person.

**Q2: B** — Job-scam classic. Fake checks clear your bank, then bounce 1-2 weeks later. You're left owing the bank.

**Q3: C** — Tech-support pop-ups are scams. Real OS warnings don't include phone numbers. Close, restart, scan.

**Q4: B** — Guaranteed high returns = scam. Real investments have risk. 'Guaranteed' is the word fraudsters use.

**Q5: B** — Celebrity DM impersonation is one of the most common social media scams. Real celebrities don't ask fans for gift cards.

**Q6: B** — Grandchild emergency scam — often AI voice cloning now. Always verify via known channels before sending money.

**Q7: A** — Manufactured urgency or fear is the universal scam pattern. Slowing down defeats most scams.

**Q8: B** — Advance-fee fraud is centuries old. You cannot pay a fee to receive lottery winnings — especially ones you didn't enter.

**Q9: C** — Sending ID copies to strangers is identity-theft enabler. Legitimate verification uses secure platforms, not random email.

**Q10: B** — IRS communicates first by paper mail. Never demands gift cards. Phone calls demanding immediate payment = guaranteed scam.

## Scoring

Score	Level	What it means
0–4	Beginner	You're highly susceptible to scams. Read the Beginner's Guide to Phishing Scams and the Scam Warning
5–7	Intermediate	Decent scam-detection. Run the Scam Survival Field Guide for advanced patterns.
8–10	Advanced	Strong instincts. Train your less-savvy family members — share this quiz.

### 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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