

5 Warning Signs of a Scam

Keep this on the fridge, by the phone, or in your wallet.

1. It creates urgency or fear

"Act now or your account will be closed." "You'll be arrested if you don't pay today." Real institutions do not threaten you into instant action. Scammers rely on panic so you don't stop to think.

2. It asks you to pay in an unusual way

Gift cards, wire transfers, cryptocurrency, or payment apps to a stranger. No real government office, utility company, or bank will ever ask for payment this way.

3. It comes from an unexpected contact

A call, text, or email you weren't expecting, especially claiming to be a relative in trouble, a prize you didn't enter, or a company you don't do business with.

4. It asks for personal or financial information

Your Social Security number, bank login, one-time verification code, or password. Legitimate organizations you already do business with will not cold-call or text you asking for this.

5. The link or address looks almost right

Check carefully: g00gle.com (zeros instead of o's), paypal-secure-login.com (extra words added), or a misspelled company name. Hover over a link before clicking to see where it actually leads.

If something feels off:

1. Stop. Don't click, don't pay, don't share information.
2. Hang up or close the message. Contact the company or person directly using a number or address you already know is real — not one from the suspicious message.
3. Talk to someone you trust before acting, especially if money or personal information is involved.
4. When in doubt, it's a scam. Real emergencies rarely require instant secrecy and instant payment.