

Spotting a scam text or call

Easy · 15 min to read · Free

YOU'LL NEED

- ☐ A pause before you tap anything
- ☐ The real phone numbers for your bank and card (on the back of the card or your statement)

WHAT TO KNOW

- 1 **Stop before you tap.** If a text you weren't expecting asks for personal or financial information, don't click any links. Legitimate companies won't ask for your account information by text. A link can lead to a fake site that steals your password, or install malware on your phone.
- 2 **Check for the four signs.** Scammers pretend to be from an organization you know, say there's a problem or a prize, pressure you to act immediately, and tell you to pay in a specific way. Any one of these is a reason to stop and check.
- 3 **Don't trust caller ID.** Scammers can make any name or number show up on your screen. That's called spoofing. A call that looks like it's from your bank or the police may not be.
- 4 **Hang up on pressure.** Honest businesses give you time to decide. Anyone who pressures you to pay or give personal information right now is a scammer. If they tell you not to hang up, that's a reason to hang up.
- 5 **Know which payments are red flags.** Never pay someone who insists on cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. Never deposit a check and send part of the money back. The FTC says only scammers ask for payment with gift cards.
- 6 **Check it yourself.** If you think the message might be real, contact the company using a website or phone number you know is real, not the one in the message or on your caller ID. For your bank, use the number on the back of your card.
- 7 **Talk to someone before you act.** Telling a friend or family member what happened can help you realize it's a scam.
- 8 **Report it and block it.** Forward scam texts to 7726 (SPAM), report them as junk in your messaging app, and report them to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud). For calls, report the number that called, the number on caller ID, any callback number, and the date and time.

Watch out Scammers often pretend to be the government itself. The FTC will never threaten you, tell you to transfer your money to "protect it," or tell you to withdraw cash or buy gold and hand it over. Anyone who does is a scammer, no matter what caller ID says.

DAD NOTE *If it's urgent and wants gift cards, it's a scam. Hang up and call the real number yourself.*

Full lesson: aptkeys.com/tools/spotting-scams/spotting-a-scam-text-or-call/

Checked October 2, 2026. Sources: Federal Trade Commission.