

TEXT-SCAM RED-FLAGS CARD

If you did not ask for the text, do not click the link.

PAUSE BEFORE YOU TAP.

Toll notices, package problems, bank alerts, job offers, and “wrong-number” messages all use curiosity or pressure to start the same trap.

ANY ONE OF THESE MEANS: STOP

- The message was unexpected and contains a link, attachment, QR code, or phone number.
- It threatens a fee, account closure, arrest, lost package, or other urgent consequence.
- The amount is suspiciously small—a tiny toll or delivery fee designed to lower your guard.
- It asks for a password, verification code, Social Security number, card, bank, or payment information.
- It comes from a strange number, a free email address, or a web address that does not match the real company.
- A “wrong number” keeps chatting, becomes friendly, then mentions romance, work, cryptocurrency, or investing.

WHAT TO DO INSTEAD

1. **Do not click. Do not reply—not even “STOP.”** A reply can confirm that your number is active.
2. **Go to the source yourself.** Open the bank or retailer’s real app, type the known website, or call the number on your card or statement.
3. **Report, block, and delete.** Use your phone’s Report Junk/Spam feature. You can also forward the text to 7726 (SPAM).
4. **If you clicked or paid, act now.** Contact your bank or payment provider, change exposed passwords, turn on two-factor authentication, and use the Recovery Checklist.



QR CODE
PLACEHOLDER

THIS CARD PROTECTS YOU FROM ONE SCAM. THE BOOK PREPARES YOU FOR ALL OF THEM.

This card handles the text in front of you. The book explains the psychology and patterns behind every major scam channel—so the next message feels recognizable before it feels urgent.

BUY STOP, HANG UP, VERIFY

PURCHASE LINK: [ADD AMAZON BOOK LINK AFTER PUBLICATION]

Guidance reviewed September 2026. Trusted sources: [FTC text-scam guidance](#). Educational information, not legal or financial advice.