

THE SCAM-PROOF PARENT KIT

Everything your family needs on paper, by the phone, before the next call comes.

FREE — SHARE IT WITH ANYONE



WATCH FIRST — 4 MINUTES, FREE

The whole kit, as a video

Watch it together before you print. Point a phone camera at the square — it opens the video on YouTube — or type the address.

youtu.be/u-RnC1hhEmM

The fridge poster

Five rules, readable from across the kitchen

The phone scripts

Say exactly this, then hang up

The Talk

How to bring this up without being condescending

Four wallet cards

One per scam — cut out, keep by the phone and in the wallet

The family safe phrase

The 60-second setup that beats voice cloning

The six tells

Every scam runs on the same levers — learn them once

HOW TO USE: print all 8 pages · poster on the fridge · cards by every phone · pick the safe phrase together tonight

Before you say yes to anyone

THE FIVE RULES

Keep this where the phone lives

1 HANG UP. IT'S ALLOWED.

If it's really your bank, they'll be there when YOU call back. Only scammers need you to stay on the line.

2 NO GIFT CARDS. NO WIRE. NO CODES.

Nobody legitimate is paid in gift cards or crypto — not the IRS, not the police, not tech support. Never read a code from your phone to anyone who called you.

3 CALL BACK ON THE NUMBER YOU ALREADY HAVE.

The back of your card. The official website. Your own contact list. Never the number that just called or texted you.

4 RUSH MEANS SCAM.

A real emergency survives ten minutes. A fake one can't. "Right now or else" is the sound of the trap closing.

5 SECRETS MEAN SCAM.

"Don't tell your family" is the loudest alarm there is. Anyone who says it is the exact person you should tell your family about.

BEING CAREFUL ISN'T RUDE.

Scammers count on your politeness. Hang up warmly, check coldly.

THE WALLET CARDS

One by every phone, the rest in wallets and purses.

THE 'BANK' CALL

"Fraud detected on your account"

- ▶ A code is texted to you, and they need it read back.
- ▶ They know your name, maybe your card's last digits. Sounding official is their whole job.
- ▶ The code they want IS the key to your account. Reading it back hands it over.

The move

Hang up. Call the number on the BACK OF YOUR CARD. Nothing real is lost by checking.

THE 'GOVERNMENT' CALL

"Warrant for your arrest"

- ▶ "Social Security suspended." "Pay the fine today."
- ▶ Threats + a deadline + weird payment: gift cards, wire, crypto, cash courier.
- ▶ No agency calls to threaten arrest. No agency is paid in gift cards. None. Ever.

The move

Hang up. If worried, look up the agency's real number yourself and call it.

THE 'GRANDKID' CALL

"It's me — I'm in trouble, don't tell Mom and Dad"

- ▶ Maybe crying. Maybe a bad connection, so you fill in the gaps yourself.
- ▶ Three seconds of audio from social media can clone a voice. It sounds EXACTLY like them.
- ▶ "Keep it secret" + "send money now" is the whole scam in six words.

The move

Ask for the FAMILY SAFE PHRASE. Then hang up and call them on their real number.

THE 'NEW FRIEND' ONLINE

Never met in person + asks for money = scam

- ▶ Charming, attentive, moves fast — and there's always a reason you can't meet or video call.
- ▶ Eventually: an emergency, an investment, customs fees, a plane ticket.
- ▶ It has never once been love.

The move

Talk to a real friend or family member BEFORE any money moves. Out loud. Every time.

✂ cut on the dashed lines — four cards

THE PHONE SCRIPTS

You don't owe a stranger an explanation. Yes, you may hang up mid-sentence.

THEY SAY THEY'RE YOUR BANK

"I don't confirm anything on calls I didn't make. I'm hanging up and calling the number on my card."

THEY SAY THEY'RE THE GOVERNMENT

"Send it to me in writing. I'm hanging up now."

THEY WANT A CODE FROM YOUR PHONE

"I never read codes to anyone. Goodbye."

THEY SAY DON'T HANG UP

Nothing. That one you just hang up on. The instruction "don't hang up" is proof you should.

A VOICE SAYS A LOVED ONE IS IN TROUBLE

"What's our family phrase?"

No phrase, no money. Hang up and call their real number.

ANYONE, ANYTHING, PRESSURE RISING

"I don't decide anything on the phone. Send it in writing."

Then off. Rude is allowed. Rude is armor.

PRACTICE MAKES IT AUTOMATIC — SAY EACH LINE OUT LOUD, TWICE, RIGHT NOW.

The words you've already said are the ones that come out under pressure.

THE FAMILY SAFE PHRASE

Beats voice cloning forever.

AI can copy a voice from three seconds of audio — a birthday video is plenty. The crying grandchild, the spouse “calling from a strange number” — **the voice proves nothing anymore.** So your family gets a password.

PICK YOUR PHRASE TONIGHT

Weird beats sweet: three unrelated words nobody would guess and no one ever posted — “**purple sandwich harmonica.**” Not a pet’s name, not a street, nothing on Facebook.

OUR FAMILY PHRASE

Write it here, tell only family, and never text it to a number that asked for it.

- 1 THEY say it, not you.** Anyone claiming to be family in trouble gets asked: “what’s our phrase?” You never say it first — a scammer on the line would just repeat it back.
- 2 No phrase = no money,** no codes, no addresses — no exceptions, even if the voice is perfect, even if they’re crying. **ESPECIALLY** if they’re crying.
- 3 Then verify anyway:** hang up and call the person’s real number. The phrase buys you calm; the callback buys you certainty.

Do this at dinner. Make it a joke. Laugh about the phrase.

A family that laughed about it once will remember it under pressure.

THE TALK

How to bring this up without it going sideways.

DON'T OPEN WITH FEAR OR TECH.

Not “you need to be careful, you're a target.” Nobody signs up to feel old and gullible. Open with respect and a story.

SAY THIS INSTEAD:

“I just went through a scam-defense thing for myself — some of it genuinely got me. Can I show you the two best tricks? I want us all using the same playbook.”

MAKE IT MUTUAL.

You take the wallet cards too. You use the safe phrase too. This is a family system, not supervision. The fastest way to make a proud parent tune out is to make it about their age.

SAY THE MAGIC SENTENCE.

“These things work on surgeons and CEOs — they're built to beat smart people by using emotions, not intelligence. Falling for one says nothing about how sharp you are.”

PRE-FORGIVE THE FUTURE.

“If anything weird ever happens — even if money already moved, even if it feels embarrassing — call me first. I will never, ever make you feel dumb about it.”

Shame is the scammer's bodyguard; this sentence fires it.

THEN DO, DON'T LECTURE.

Poster on the fridge together. Cards cut together. Phrase picked over dessert. Watch the four-minute video side by side while you're still in the room — laughing at the same trick together is worth ten warnings.

THE SIX TELLS

Every scam runs on the same levers.

● **URGENCY**

“Right now, today, before it's too late.” Time pressure exists to stop you thinking. The fix is always the same: ten minutes. Real things survive ten minutes.

● **AUTHORITY**

Badges, case numbers, legal words, a boss's name. Costumes are free. Authority you didn't verify yourself is just a voice doing an impression.

● **EMOTION SPIKE**

Fear, love, panic, jackpot joy — a sudden BIG feeling is the pickpocket's bump. The moment you feel flooded is exactly the moment to slow down.

● **SECRECY**

“Don't tell your bank / spouse / kids.” There is no legitimate reason a stranger needs you isolated. Loudest tell on the list.

● **WEIRD PAYMENT**

Gift cards, wire transfer, crypto ATM, courier picking up cash. The realer the story sounds, the more the payment method gives it away.

● **OUT OF NOWHERE**

You didn't enter that lottery. You don't have that package. That hot stranger didn't text the wrong number twice. Unrequested contact + any ask = assume the worst, cheerfully.

COUNT TELLS, NOT FEELINGS.

One tell = pay attention. Two tells = it's a scam. You will never see three and be wrong.

THE 15-MINUTE CHECKLIST

- ☐ Fridge poster is UP, where the phone lives
- ☐ Wallet cards cut — one by each phone, one in each wallet
- ☐ Phone scripts read OUT LOUD twice by everyone
- ☐ Family safe phrase chosen (and laughed about) at dinner
- ☐ The pre-forgiveness sentence said, out loud, to each other
- ☐ The four-minute video watched together, in the same room



FREE · NOTHING TO BUY · NOTHING TO SIGN UP FOR

Watch it, then send it to someone

Send this one link and they get both: the four-minute video and this kit as a fresh printable. Good for a neighbour, a sibling, a group chat.

psyoptin.com/scam-proof-parent-kit

The full training — twelve free 30-day courses on the tricks behind all of this — is at psyoptin.com/path.

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"See the strings. Learn to cut them."