

FREE FAMILY SAFETY KIT

FAMILY SAFE-WORD STARTER KIT



A 10-minute family plan to verify unexpected calls, texts and voice messages before money or information moves.

THE FAMILY RULE

Pause. Ask. Hang up. Call back on a saved number. No money, codes or account access until the request is independently verified.

CHOOSE IT

Create a private phrase that is not based on public family facts.

PRACTICE IT

Run one calm rehearsal so the steps feel familiar under pressure.

USE IT

Pair the phrase with a saved-number callback and a backup person.

A familiar voice, photo or caller ID is not proof.

This kit gives your family a repeatable verification habit - without blame, panic or guesswork.

Your 10-minute family setup

Scammers can clone familiar voices, spoof caller ID and alter photos. Treat an unexpected request as unverified until you confirm it through a channel you chose.

CORE RULE

We never send money, share a code or change an account while responding to an unexpected contact.

1

Choose a private phrase

Use unrelated words. Avoid names, birthdays, pets, schools or facts visible online.

2

Save trusted numbers

Save each family member plus one backup person before there is an emergency.

3

Agree on the callback rule

End the incoming contact and call the person on the number already saved in your phone.

4

Name a backup verifier

If the loved one does not answer, call the backup. Do not rely on the incoming number.

5

Practice once

Use the drill in this kit. Calm rehearsal makes the family rule easier to follow under pressure.

6

Review every six months

Change the phrase immediately if it may have been shared, guessed or exposed.

TODAY'S FINISH LINE

- ☐ Everyone knows the rule.
- ☐ Trusted numbers are saved.
- ☐ A backup verifier is named.
- ☐ The family has completed one practice call.

Choose a strong family phrase

A safe phrase is a first filter, not your only proof. The person receiving the request asks the caller to say it. Never volunteer the phrase first.

MAKE IT

- Two or three unrelated words.
- Easy for your family to remember.
- Hard for an outsider to infer.
- Agreed in person or on a verified call.
- Used only for identity verification.

AVOID

- Names, birthdays or addresses.
- Pets, schools, teams or vacations.
- Anything visible on social media.
- Common phrases or repeated passwords.
- Sending it in a group chat labeled safe word.

YOUR FAMILY DECISIONS

Do not write the actual phrase here if this PDF will be emailed, shared or stored online.

Memory cue only (not the phrase) _____

Chosen on _____

Next review date _____

IMPORTANT

If a caller asks you to reveal the phrase, stop. The receiver asks and the caller answers. Then you still hang up and call a saved number.

Change the phrase immediately if someone outside the trusted group may know it.

Use two-layer verification

The phrase may catch an impostor. The saved-number callback confirms the person through a separate route. Use both before you act.

1**PAUSE**

Do not pay, click, share or install anything.

2**ASK**

Ask the caller to say your family phrase.

3**END**

Hang up or stop replying.

4**CALL**

Call the saved number you already trust.

5**BACKUP**

If no answer, call the named backup person.

6**ACT**

Only act after independent confirmation.

RED FLAGS THAT END THE CONVERSATION

- Secrecy: 'Do not tell anyone.'
- Urgency: 'Right now or else.'
- Payment: gift card, crypto, wire or cash.
- Requests for a verification code.
- Requests for remote access or screen sharing.
- A number or link supplied by the caller.

If real danger may be involved

Call 911 or the appropriate local emergency service and request help or a welfare check. Verification should never delay emergency assistance.

Use these exact words

Short scripts prevent debate. You do not need to prove the caller is a scammer. You only need to end the contact and verify independently.

UNEXPECTED FAMILY EMERGENCY

"I am going to hang up and call you back on the number I already have. What is our family verification phrase?"

Do not say the phrase first. End the contact even if the answer sounds correct.

MONEY REQUEST

"I never send money while I am still responding to an unexpected call or message. I will verify first."

This rule applies to everyone, every time.

BANK, COMPANY OR GOVERNMENT CALL

"I will contact the organization through its official app or the number on my card or statement."

Do not use the number, link or top search result supplied by the caller.

NEW NUMBER OR NEW ACCOUNT

"I will not act through this new contact. Call me from your saved number, or I will contact our backup person."

A familiar photo, username or writing style is not independent proof.

NO-BLAME LANGUAGE: We use this rule because smart people can be rushed - not because we distrust each other.

Build your trusted contact plan

Save these numbers now. During an emergency, use the number already stored in your phone - never the number or link in the unexpected contact.

PERSON	SAVED NUMBER	BACKUP PERSON / NUMBER
1.		
2.		
3.		
4.		

PRIMARY VERIFIER

Name: _____

Saved number: _____

SECONDARY VERIFIER

Name: _____

Saved number: _____

ORGANIZATION RULE

For a bank, payment app, delivery company or government agency, use its official app, the number printed on your card or statement, or a URL you type yourself. Do not rely on search ads or incoming links.

Run the five-minute practice drill

Practice removes shame and hesitation. Tell everyone this is a rehearsal, then read the scenario aloud and follow the steps exactly.

SCENARIO

"Mom/Dad, it is me. I am in trouble. Do not tell anyone. I need you to send gift cards right now."

CAN YOUR FAMILY COMPLETE ALL SIX?

- ☐ 1. Pause without sending, clicking or sharing anything.
- ☐ 2. Ask the caller to say the family phrase without revealing it.
- ☐ 3. End the incoming call or message.
- ☐ 4. Call the loved one on the saved number.
- ☐ 5. Call the backup verifier if the loved one does not answer.
- ☐ 6. Send nothing until the request is independently confirmed.

TWO-MINUTE REVIEW

- ☐ Did anyone accidentally reveal the phrase?
- ☐ Could everyone find the saved and backup numbers?
- ☐ Which step felt awkward or easy to forget?

Practice date: _____ **Next six-month review:** _____

Cut-out wallet and phone cards

Print and cut one card for each family member, or screenshot a card for the phone. The actual family phrase should not be written on the card.

WALLET CARD

BEFORE I SEND MONEY

- 1 **PAUSE**
- 2 **ASK THEM TO SAY OUR PHRASE**
- 3 **END THE CONTACT**
- 4 **CALL A SAVED NUMBER**
- 5 **CALL THE BACKUP PERSON**
NO GIFT CARDS. NO CRYPTO. NO WIRES. NO CODES.
 Our phrase is memorized - never written on this card.

PHONE CARD

BEFORE I SEND MONEY

- 1 **PAUSE**
- 2 **ASK THEM TO SAY OUR PHRASE**
- 3 **END THE CONTACT**
- 4 **CALL A SAVED NUMBER**
- 5 **CALL THE BACKUP PERSON**
NO GIFT CARDS. NO CRYPTO. NO WIRES. NO CODES.
 Our phrase is memorized - never written on this card.

FAMILY PROMISE

**No one gets blamed for pausing. No one gets embarrassed for checking.
No one sends money or codes just to make the pressure stop.**

The safest family is not the family that never feels pressure. It is the family that already knows what to do next.

SIGN TO MAKE IT YOUR RULE

Family name: _____

We agreed on: _____

First review date: _____

If something has already happened

Move quickly, but use verified contact details. Do not continue communicating with the person who pressured you.

1

Stop contact

Do not send more money, codes, documents or account access.

2

Contact the provider

Call the bank, card issuer or payment service immediately using an official number and ask about stopping or reversing the transaction.

3

Secure accounts

Change affected passwords, enable multi-factor authentication and review account activity. Never give anyone a verification code.

4

Preserve evidence

Save messages, usernames, phone numbers, receipts, screenshots and transaction details.

5

Report

File at ReportFraud.ftc.gov. For internet-enabled fraud, also report at IC3.gov. Call local police for immediate danger.

KEEP BUILDING THE HABIT

Follow [@dontgetscammednow](https://twitter.com/dontgetscammednow) for clear scam warnings and practical family safety steps.

FOLLOW LAURA

Official guidance behind this kit

This starter kit translates current public guidance from the U.S. Federal Trade Commission and Federal Bureau of Investigation into a simple family routine.

FTC - AI-enhanced family emergency scams

Voice cloning can imitate a loved one. Call the person using a number you already know and contact another trusted person if needed.

<https://consumer.ftc.gov/consumer-alerts/2023/03/scammers-use-ai-enhance-their-family-emergency-schemes>

FBI - Secret phrase and independent verification

Use a family secret phrase, verify identity through a previously confirmed source and never provide multi-factor authentication codes.

<https://www.fbi.gov/investigate/cyber/alerts/2025/senior-us-officials-continue-to-be-impersonated-in-malicious-messaging-campaign>

FBI - Altered proof-of-life and virtual kidnapping scams

Establish a code word, attempt to contact the loved one directly and beware of urgency and altered media used as fake proof.

<https://www.fbi.gov/investigate/cyber/alerts/2025/criminals-using-altered-proof-of-life-media-to-extort-victims-in-virtual-kidnapping-for-ransom-scams>

FTC - Unexpected calls claiming your money is at risk

Hang up and contact the organization using an official app, statement or card. Do not rely on incoming links or search ads.

<https://consumer.ftc.gov/consumer-alerts/2026/01/how-handle-unexpected-calls-claim-your-money-risk>

YOUR NEXT FAMILY SAFETY STEP

Follow @dontgetscammednow for clear scam warnings and practical protection habits.

FOLLOW LAURA

No system can prevent every scam. This kit is designed to reduce risk and improve verification habits; it is not a guarantee against fraud. Educational only; not legal or financial advice. Laura Hayes is an AI-generated presenter.