



The First 30 Minutes After You've Been Scammed

A calm, step-by-step checklist for the moment you realize it was a scam.

————— **An Extended Guide · No. 1627 · SAFETY** —————

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SUMMARY

The 60-Second Version

If you have just realized you were scammed, act quickly and calmly — speed is your friend. Call your bank or card company right now and tell them it was a scam, so they can try to stop or reverse the money. Change the password on anything you shared, and turn on its second lock. Write down what happened while it is fresh. Then tell someone you trust and report it. You are not powerless, and you are not alone.

- 1 Stop sending money or talking to the scammer immediately.
- 2 Call your bank, card, or the payment company — say it was a scam.
- 3 Change passwords and turn on the second lock on anything you shared.
- 4 Write down the details while they're fresh.
- 5 Tell someone you trust, then report it.

GOOD TO KNOW

Being scammed is not a sign of foolishness — these are run by professionals who fool careful people every day. The shame belongs to them. Your job now is simply the next right step.

1. Read This First — Breathe

You can do a great deal in the next half hour.

If you are reading this because you have just realized you were scammed, I want you to do one thing before anything else: take a slow breath. The sick, racing feeling in your chest is normal, and it is not the enemy. The enemy is paralysis and panic, and we are going to replace both with simple, concrete steps. You have more power in this moment than it feels like, and the next thirty minutes can matter enormously.

In more than thirty years helping people across Portage County, I have sat with many good, smart folks in exactly this moment, and I can tell you two true things. First, you are not alone and you are not foolish — these scams are built by professionals to fool careful people, and being caught says nothing bad about you. Second, acting fast genuinely helps; money has been stopped and recovered many times by people who moved quickly instead of freezing in shame.

So this guide is a checklist for right now, written to be worked through step by step. You do not need to read it all before you start; the most urgent steps come first. If money just left

your hands, skip ahead to the bank chapter immediately and come back. Everything here is designed to be calm and doable, one step at a time, with no judgment anywhere in it.

WATCH OUT

If money just moved, do not finish reading first — jump to 'Call the Money People' now, make that call, then come back. Speed matters most for money.

2. Stop the Contact

The very first move: disengage.

Your first action is to stop all contact with the scammer, right now. Hang up the phone, stop replying to the messages, do not answer when they call back — and they very likely will call back, because a scam in progress is valuable to them and they will push hard to keep it going. You owe them nothing: no explanation, no goodbye, no politeness. Simply disengage, completely and immediately.

This matters because as long as you are still talking to them, you are inside their script, where the pressure and the manipulation live. They will try to stop you from hanging up, from calling your bank, from telling your family — because those are exactly the things that end the scam. Pulling the plug on the conversation breaks their hold and gives your own clear mind room to take over. You do not have to win an argument; you just have to stop answering.

If they had you on a call where you installed software or shared your screen, end that too: close the program, and if you can, disconnect that device from the internet for now — we will deal with it shortly. The single goal of this first step is to slam the door on the scammer so they cannot do anything more while you take back control. Everything else gets easier once the contact is cut.

WATCH OUT

Expect them to call or message back, sometimes angrily or with a new story. Do not answer. Any further contact only helps them. Block the number if it keeps up.

3. Call the Money People

The most time-sensitive step of all.

If any money moved, this is the most urgent thing you will do, and it should happen within minutes if possible. Call whoever handled the money and tell them plainly: 'I was scammed, and I need your help to stop or reverse this.' Speed matters because some payments can still be stopped or recalled if you act fast enough, before the funds clear and vanish.

- Paid by debit or credit card? Call the number on the back of the card, report fraud, and ask to stop or dispute the charge.
- Sent a bank transfer or wire? Call your bank right away and ask if it can be recalled or frozen; minutes count.
- Used a payment app? Open the app or call its support, report the scam, and ask them to reverse it.
- Bought gift cards? Call that gift-card company's fraud line (on the card or its website) and report it — sometimes the funds can be frozen.
- Sent cryptocurrency? Contact the exchange you used immediately; acting fast occasionally helps.

Do not let embarrassment slow this call down. The person on the bank's fraud line has heard thousands of these and will not judge you; their job is to help. Be clear that it was a scam, give them the details, and ask directly what can be done and what they recommend next. Even if you are calling hours later, it is still worth trying — do not assume it is too late, because sometimes it is not.

WATCH OUT

Get the real number from the back of your card or a statement, not from the scammer. Say the word 'scam' or 'fraud' clearly — it routes you to the right people fastest.

4. Lock the Account They Touched

Close the door on your money and logins.

Right alongside stopping the payment, secure whatever account the scammer reached or might reach next. If they got into, or could get into, a specific account — your bank, a card, an email, a shopping site — that account needs its locks changed immediately. While you have the bank or company on the line, ask them to secure the account, watch for further activity, and, if needed, issue new card numbers or freeze access.

The reason to act now is that scammers often move fast and may try again within minutes or hours, especially if they captured a password or card number. Changing the password, requesting a new card, or asking the bank to put a hold on suspicious activity all slam that door shut. If they had access to your online banking, the bank can help you lock it down and set up fresh, secure access that the scammer does not have.

Do not overlook accounts beyond the one directly involved. If you reused the same password elsewhere — which most of us have done at some point — the scammer may try it on your other accounts. We will cover passwords more in the next step, but for now, make sure the single account the scammer touched is locked tight before you move on, because that is where the active danger is right now.

WATCH OUT

If a scammer got one password, they will try it on your other accounts. Locking the touched account is step one; changing that password everywhere you reused it comes next.

5. Change the Passwords You Shared

And anywhere you used the same one.

If during the scam you typed a password into a page, told someone a password, or let a 'helper' see your screen while you logged in, assume that password is now in the scammer's hands and change it. Start with the most important accounts: your email first of all, then your bank, then anything financial. Your email matters most because it is the master key — whoever controls it can reset passwords everywhere else.

When you change a password, make the new one strong and different from your others, and turn on the second lock — two-step verification — for that account if it is not already

on. That second lock means that even if the scammer still has an old password, they cannot get in without the one-time code sent to your phone. It is one of the most powerful protections you have, and this is a perfect moment to switch it on for your key accounts.

If you have reused one password across many sites — and please do not feel bad, nearly everyone has — change it on each important account, not just the one involved. Do this from a device you trust. If the scam involved software being installed or your screen being shared, be cautious about using that same device for these changes until it has been checked; use another device, or get the affected one looked at first. We will come to the device in a moment.

TIP

Change your email password first and turn on its second lock. Your email can reset everything else, so protecting it protects the whole chain.

6. If You Installed Something

When a 'helper' had your screen or device.

Some scams, especially the 'tech support' and 'bank security' kinds, involve the scammer having you install software so they can see or control your screen. If that happened to you, the device itself may be compromised, and it needs extra care. The scammer may have planted software, viewed your files and passwords, or left a way back in. This is unsettling, but it is manageable with the right steps.

- 1 Disconnect the device from the internet for now (turn off Wi-Fi or unplug it), to cut any remote access.
- 2 From a different, trusted device, change the passwords for your important accounts, especially email and banking.
- 3 Do not use the affected device for sensitive logins until it has been checked and cleaned.
- 4 Have the device examined and the remote-access software removed — this is exactly the kind of thing I can help with.
- 5 Watch your accounts closely for anything you did not do.

The key idea is to treat a device the scammer touched as untrustworthy until it is cleaned, and to do your urgent password changes from somewhere safe instead. Letting remote-access software linger is like leaving a key under the mat for them. Getting it properly removed restores your peace of mind, and it is a common, fixable situation — not

a reason to throw the computer away or to panic about everything you have ever done on it.

WATCH OUT

If a 'helper' controlled your screen, assume they saw your passwords. Change them from a different device, and get the affected one cleaned before trusting it again.

7. Write It All Down

Capture the details while they're fresh.

As soon as the most urgent money and account steps are underway, take a few minutes to write down everything you can remember while it is still fresh. Memory fades fast under stress, and these details will help your bank, the police, and the agencies you report to, and may help recover money or catch the people responsible. A simple handwritten list or a note on your phone is perfectly fine.

- The phone numbers, email addresses, or websites the scammer used.
- The date and time, and how long the contact lasted.
- Any names, titles, badge numbers, or company names they gave.
- Exactly how money was sent, how much, and to where (account numbers, wallet addresses, gift-card details).
- What information you shared — passwords, card numbers, personal details, codes.
- Any reference or confirmation numbers from your bank or the payment service.

Keep any evidence too: do not delete the texts, emails, or voicemails, and take screenshots or photos of them. If you bought gift cards, keep the cards and the store receipts. This record turns a frightening blur into something concrete and useful, and it is exactly what the people helping you will ask for. Spending ten minutes on this now saves a great deal of frustration later and strengthens every report you make.

WATCH OUT

Don't delete anything from the scammer — texts, emails, numbers, receipts. Screenshot it all. Evidence helps your bank and the authorities, and sometimes helps recover money.

8. Tell Someone You Trust

Breaking the silence is part of recovering.

Once the urgent steps are moving, tell someone you trust — a spouse, an adult child, a close friend. This is not just for emotional support, though that matters too. Scams thrive on secrecy and isolation, and breaking that silence is itself part of recovering. A trusted person can help you make the calls, think clearly, remember steps, and guard against the follow-up scams that often target people who have just been hit.

I know the instinct is often the opposite — to hide it out of embarrassment, to spare the family worry, to avoid feeling foolish. Please resist that instinct. The people who love you would far rather know and help than discover later that you carried this alone, and they will not think less of you. You were targeted by professionals; that is not a character flaw, it is a crime committed against you, and the people in your corner will see it that way.

If you live alone or feel you have no one to call about this, you can call me. There is never any charge to talk through a scam, and never any judgment. Sometimes the most valuable thing in this moment is simply a calm voice that has seen this many times, that can tell you what to do next and reassure you that you are handling it well. You do not have to be alone with it, not for a minute.

GOOD TO KNOW

Telling someone quickly does two jobs: it gets you help with the urgent steps, and it ends the isolation the scam depended on. There is strength in saying it out loud.

9. Report It

Where to file, and why it matters now.

Reporting is an important early step, not an afterthought, because it creates an official record, can help recover funds, and warns others. You can do the most important reports quickly, and you do not need every detail perfect to start. The notes you wrote down will carry you through. Here are the key places, and I have a separate guide that walks through each in detail.

- Your bank and card company (already covered) — this is both recovery and a report.
- The Federal Trade Commission at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov), the national scam clearinghouse, or 1-877-382-4357.

- The FBI's internet-crime center at ic3.gov, especially for online fraud, larger losses, or cryptocurrency.
- The Ohio Attorney General's consumer protection team at 800-282-0515 or ohioattorneygeneral.gov.
- IdentityTheft.gov if any personal identity information was exposed, for a step-by-step recovery plan.
- Local police for a report, which can help with banks, insurance, and larger cases.

Do not be discouraged if reporting feels like it will not bring your money back — sometimes it contributes to exactly that, and even when it does not, it protects the next person and helps investigators see the bigger pattern. If the reporting steps feel overwhelming in this stressful moment, that is completely understandable, and it is a perfect thing to hand to a trusted family member or to call me about. We can do it together.

GOOD TO KNOW

You usually won't hear back from a report, and that's normal. Your report still joins a larger picture that helps investigators and warns others.

10. Protect Your Identity

If personal details were exposed.

If the scam captured personal information — your Social Security number, date of birth, full account numbers, or similar — you will want to take a few extra steps to protect your identity, because that information can be used to open accounts or commit fraud in your name later. This is not usually an immediate-minutes task like stopping a payment, but it belongs on your list for today or tomorrow, once the most urgent steps are done.

The two most useful moves are placing a fraud alert or a credit freeze with the credit bureaus, and visiting IdentityTheft.gov for a tailored recovery plan. A credit freeze, which is free, stops new credit from being opened in your name without your say-so, and it is one of the strongest protections against identity theft. You can freeze and unfreeze it as needed, so it does not permanently tie your hands.

You do not have to figure all of this out in the first thirty minutes — the money and account steps come first. But make a note to handle the identity-protection steps soon, and consider asking a trusted person or me to help you set up a credit freeze, which is simple once you know where to go. Watching your statements and credit closely over the coming

weeks is also wise, so you catch anything that slips through early.

GOOD TO KNOW

A credit freeze is free and is one of the strongest shields against identity theft. It is a great 'later today or tomorrow' task once the urgent money steps are handled.

11. Beware the Second Wave

The 'recovery' scam that follows.

There is a cruel and very common follow-up you must know about now, so it does not catch you while you are raw. After a scam, victims are frequently contacted by someone new claiming they can recover the lost money — a 'recovery agent,' an 'investigator,' a 'fund,' even someone posing as a government official or a lawyer. For an upfront fee, or your account details, they promise to get your money back. It is another scam, often run by the very same criminals, working from the list of people they already fooled.

The rule is absolute and simple: no legitimate service asks you to pay money upfront to recover money you lost, and real government agencies do not charge you to investigate fraud or guarantee a refund. If someone contacts you out of the blue offering to recover your losses, treat it as a fresh scam, do not pay or share anything, and report it. Your hope and your hurt are exactly what this second wave targets, which is what makes it so cruel.

Because you have just been scammed, your information may now be circulating among criminals, so expect more attempts of various kinds in the coming days and weeks — more calls, texts, and emails. Being on guard for this second wave, rather than blindsided by it, is itself a protection. When a new 'helper' appears promising to fix the first scam, you will recognize it for what it is and hang up.

WATCH OUT

'We can get your money back — just pay the fee first' is always a scam, often from the same crew. Never pay anyone who contacts you offering to recover your losses.

12. The Money Rules Agencies Know

Why gift cards and wires rarely come back.

It helps to understand, calmly, why the type of payment affects your chances, so you can focus your energy where it may do the most good. Different payment methods have very different odds of being stopped or recovered, and knowing this tells you how hard and fast to push, and what to realistically expect. None of this is a reason to give up — it is a reason to act quickly on whatever path you are on.

- Credit cards offer the strongest protections; disputed fraudulent charges are often reversible, so call right away.
- Debit cards and bank transfers are harder but can sometimes be stopped if you call within a short window — speed is everything.
- Payment apps vary; report through the app and your bank immediately, as some transactions can be flagged.
- Gift cards and wire transfers and cryptocurrency are the hardest to recover, which is exactly why scammers prefer them — still report fast, as occasionally funds are frozen.

The reason scammers push so hard for gift cards, wires, and cryptocurrency is precisely that these are fast and hard to reverse. So if that is how your money went, do not be crushed if recovery proves difficult — it is the nature of those methods, not a failure on your part. Report it quickly anyway, because frozen funds and investigations do sometimes succeed, and your report always helps protect others even when it cannot undo your own loss.

GOOD TO KNOW

Credit-card payments have the best odds of reversal, so call fast. Gift cards and crypto are hardest — but still report quickly, because occasionally funds are caught in time.

13. A Word to the Family Helping

If you're assisting a loved one right now.

If you are the family member stepping in to help someone who was just scammed, thank you — your calm presence is worth a great deal right now. The most helpful thing you can bring is steadiness and zero judgment. Your loved one is likely flooded with shame and fear, and any hint of 'how could you fall for that' will make them shut down just when they need to act and to trust you. Lead with love: 'This happens to smart people all the time, and we're going to handle it together.'

Then help them work the checklist, because a second clear head is enormously useful under stress. Make the bank calls together, help capture the details in writing, and take on the parts that feel overwhelming to them. Watch especially for the recovery scam and other follow-up attempts, since your loved one may be shaken and more vulnerable to a smooth 'helper' in the days ahead. Being the family filter for new calls and messages is a genuine gift.

Finally, keep checking in over the following days and weeks, both practically and emotionally. The practical tail of a scam — watching statements, handling reports, protecting identity — stretches on, and the emotional weight can linger even longer. Reassure your loved one, repeatedly if needed, that they are not foolish and that you are glad they told you. That reassurance is part of the recovery, and it makes them far more likely to speak up quickly if anything happens again.

GOOD TO KNOW

The most protective thing a family member can offer is 'no judgment, let's handle it together.' Shame drives people into silence, which is exactly where scammers want them.

14. The Emotional Part Is Real

Be gentle with yourself afterward.

Once the urgent steps are done, there is often a wave of feeling: anger, shame, grief, a shaken sense of trust, sometimes trouble sleeping. I want to name this plainly, because people are frequently blindsided by how hard a scam hits emotionally, even when the money loss was small or recovered. Being deceived by someone who pretended to care, or being frightened and manipulated, is a genuine violation, and it is normal to feel it deeply.

Please be as gentle with yourself as you would be with a dear friend in the same spot. You would not call your friend foolish; you would tell them the fault lies entirely with the criminal who targeted them, and that they handled a hard situation as well as anyone could. Offer yourself that same kindness. The shame you may feel was manufactured by the scammer as part of the trap, and it does not reflect the truth about you.

Talk about it with people you trust rather than carrying it alone, and give yourself time. The sharpness fades. Many people come out the other side not only recovered but more confident, because they have learned the patterns and know they can handle it. If the emotional weight is heavy or lasting, there is no shame in leaning on loved ones or a professional for support. Your well-being matters at least as much as the money.

GOOD TO KNOW

The emotional hit of a scam is real and normal, even when the money is recovered. Be kind to yourself, talk it through, and give it time — the sharpness does fade.

15. What to Say When You Call the Bank

A simple script for a hard call.

Many people freeze a little when they finally get a person on the bank's line, unsure what to say or how much to explain. So here is a simple script you can lean on, because having the words ready makes the call far easier when you are shaken. You do not need to tell the whole story at once or get it perfectly in order — just be clear, calm, and direct, and let them guide you from there.

Start with the key words: 'I was scammed, and I need help stopping or reversing a payment.' That phrase routes you quickly to the right department and signals urgency. Then give them the essentials: when it happened, how the money went (card, transfer, app), how much, and to whom if you know. Ask them directly: 'Can this be stopped or reversed? What should I do right now? Do I need a new card or to secure my online banking?' Write down the name of who you spoke to and any reference number they give you.

If the first person cannot help as much as you hoped, it is perfectly reasonable to ask politely for the fraud department or a supervisor. You are not being difficult; you are advocating for yourself in a situation where speed matters. And remember, their job is to handle exactly this. You will not be the first scam they have heard today, and a good fraud team will take it seriously and walk you through every step without making you feel small.

TIP

Open with 'I was scammed and need to stop a payment,' then note the name and reference number of whoever helps you. Those details make every later step smoother.

16. What Your Bank Can and Can't Do

Setting fair expectations.

It helps to have a realistic picture of what your bank may be able to do, so you neither give up too early nor expect a guaranteed fix. Banks have real tools, but they also have limits, and the outcome depends heavily on how the money moved and how fast you called. Knowing this keeps you steady whether the news is good or disappointing, and tells you where to push.

On the hopeful side: fraudulent card charges can often be disputed and reversed, a transfer caught quickly can sometimes be recalled, and the bank can lock your accounts, issue new cards, and watch for further activity. On the harder side: money you were tricked into sending yourself — especially by wire, gift card, or cryptocurrency — is much tougher to recover, because from the bank's view you authorized it. That is not a judgment of you; it is simply how those payment methods work, which is exactly why scammers choose them.

So push hard and fast, provide everything they ask, and follow their instructions — but if recovery proves difficult, understand it reflects the payment method, not any failure on your

part. Either way, the bank steps are never wasted: they lock down your accounts against further loss, create a record, and sometimes succeed where you would not expect. Do them regardless of the odds, and let the professionals tell you what is possible in your specific case.

GOOD TO KNOW

Card charges are often reversible; wires, gift cards, and crypto rarely are. Whatever the method, locking your accounts and making the report still protects you going forward.

17. Freezing Your Credit, Simply

A strong, free shield for later today.

If any identifying information was exposed — your Social Security number, date of birth, or full account details — a credit freeze is one of the strongest and simplest protections you can put in place, and it is free. It is not usually a first-thirty-minutes task; the money steps come first. But put it on your list for later today or tomorrow, because it shuts a door that identity thieves rely on.

A credit freeze stops new credit — loans, cards, accounts — from being opened in your name without your approval. You place it separately with each of the three major credit bureaus, online or by phone, and it is free to set, to lift temporarily when you need credit yourself, and to put back. It does not affect your existing accounts or your credit score; it simply locks the door on new accounts being opened by someone pretending to be you.

The visit to IdentityTheft.gov pairs well with this, giving you a tailored, step-by-step recovery plan based on exactly what was exposed. If setting up a freeze with three bureaus sounds like a chore in a stressful week, it is a perfect task to hand to a trusted family member or to call me about — it is genuinely quick once you know where to go, and it buys lasting peace of mind against the long tail of identity theft.

GOOD TO KNOW

A credit freeze is free, reversible, and doesn't hurt your score. It is the single best shield against someone opening new accounts in your name — well worth setting up this week.

18. If You Live Alone

You still don't have to do this by yourself.

If you live alone, this moment can feel especially lonely and overwhelming, with no one across the room to steady you or share the calls. I want you to know clearly that living alone does not mean facing this alone. There are calm, capable people ready to help you right now, and reaching out is a sign of good sense, not weakness. You deserve support through this, the same as anyone.

Think about who you can call: a trusted friend or neighbor, an adult child or relative even if they are far away, or me. A voice on the phone walking the checklist with you makes the whole thing less frightening and helps you catch steps you might miss while rattled. If it is after hours and you are not sure where to turn, your bank's fraud line is staffed around the clock for exactly these emergencies, and starting there is always right.

It is also worth setting yourself up for the future while this is fresh: decide now on one or two people you will always call in a crisis like this, and keep their numbers, plus your bank's real number, by the phone. Living alone makes you a favored target for scammers precisely because they bet you have no one to check with. Lining up your people in advance quietly takes that bet away from them, for next time as well as this one.

GOOD TO KNOW

Your bank's fraud line is staffed day and night. If it's late and you're alone and shaken, calling them first is always a safe, right place to start.

19. Questions People Ask Me

The ones that come up again and again.

It's been a few hours — is it too late to do anything? No. Call your bank and report it now regardless. Recovery odds are best when fast, but money has been stopped hours and even days later, and reporting always helps. Do not let 'it's too late' talk you out of trying.

I'm too embarrassed to call my bank and say I was scammed — do I have to? Yes, and please do. The fraud department has heard it thousands of times and will not judge you; helping scam victims is literally their job. Your embarrassment is the scammer's ally — do not let it cost you the recovery.

The scammer has my address and knows I live alone — am I in physical danger? These are overwhelmingly remote financial criminals, often far away, after money rather than a confrontation. Focus on the financial and account steps. If you ever feel genuinely threatened, contact local police; otherwise, the danger is to your accounts, not your doorstep.

Should I keep talking to them to stall or get my money back? No. Stay disengaged. You will not out-talk a professional, and staying on keeps you in their script and exposed to more manipulation. Let your bank and the authorities handle recovery; your job is to stop contact and work the checklist.

20. A One-Page Action Checklist

Keep this where you can grab it fast.

Here is the whole thing in one place, in order, so you or a loved one can work it fast in the moment. Tear this page out or copy it somewhere handy. You will not always need every step, but having them in order takes the panic out of a frightening moment and turns it into a series of simple, doable actions.

- 1 Stop all contact with the scammer — hang up, stop replying, don't answer callbacks.
- 2 Call your bank, card, or payment company on their real number; say 'scam' and ask to stop or reverse it.
- 3 Lock the account they touched; get new cards or secure access as needed.
- 4 Change passwords (email first), and turn on the second lock; do it from a trusted device.
- 5 If software was installed, disconnect that device and get it cleaned.
- 6 Write down every detail and keep all evidence.
- 7 Tell someone you trust; don't carry it alone.
- 8 Report it: bank, FTC ([ReportFraud.ftc.gov](https://www.ftc.gov/identitytheft)), FBI ([ic3.gov](https://www.fbi.gov/3i)), Ohio AG (800-282-0515), [IdentityTheft.gov](https://www.identitytheft.gov).
- 9 Protect your identity — consider a free credit freeze.
- 10 Watch out for the 'recovery' scam and other follow-ups.

TIP

Copy this list onto a card by the phone now, before you ever need it. In a frightening moment, a checklist you can hold beats trying to remember under stress.

21. Reporting It — and Why It Helps

A few minutes that protect the next person.

Reporting a scam can feel pointless once the money is gone, but it genuinely matters. Reports help investigators link cases together, give platforms and phone carriers the evidence to shut fakes down, and warn others before they are caught. You do not need to have lost money to report — flagging an attempt is valuable too. It takes only a few minutes, and it turns a bad experience into something that helps your neighbors.

- Report to the Federal Trade Commission at ReportFraud.ftc.gov, the national clearinghouse for scams. You can also call 1-877-382-4357.
- Report online or financial crime to the FBI at ic3.gov, their internet-crime complaint center — especially for larger losses or cryptocurrency.
- Contact the Ohio Attorney General's consumer protection team at 800-282-0515 or through ohioattorneygeneral.gov.
- If your identity may be exposed, visit IdentityTheft.gov for a step-by-step recovery plan.
- Report spam texts by forwarding them to 7726 (SPAM), and use the 'report' button inside apps and email.

I wrote a separate, step-by-step guide on reporting to the FTC, the FBI, and the Ohio Attorney General, with exactly what to write down and what to expect afterward. If the reporting steps feel like a lot, that is a perfect thing to call me about. I am glad to sit with you and help you file, so that your report actually reaches the people who can use it.

GOOD TO KNOW

You will usually not hear back from a report, and that is normal. Your report still joins a bigger picture that helps investigators and warns others, even when nothing lands in your own inbox.

22. When to Just Call Me

A calm second opinion costs you nothing.

If something about the moments right after you realize you've been scammed has you second-guessing yourself, or you just want a steady second opinion before you do anything, please call me. There is never a charge to ask a scam question, and never any judgment. I would far rather spend a few minutes on the phone talking it through with you than hear later that something cost you money or worry. That is genuinely what I am here for, and it is some of the most satisfying work I do.

If you would like a hand in person, I come to homes all across Portage County. I can help you check something safely, tighten up your accounts and passwords after a close call, set your devices and routine so these scams have a harder time reaching you, and walk your whole family through a simple plan. We go at your pace, with no pressure and no rushing, and you come away feeling steadier.

GOOD TO KNOW

The best time to call is before you act — before you click, pay, or share anything. A quick 'does this seem right to you, Bill?' is one of my favorite kinds of call to get.

23. Contact Card & a Warm Close

Keep this page where you can find it again.

Bill's Home Tech — your local tech, Bill Davis, owner and only tech. Phone or text: (330) 200-8042. Email: bill@billshometech.com. Web: billshometech.com. Service area: Atwater, Ravenna, Kent, Streetsboro, Aurora, Rootstown, Mantua, Garrettsville, Windham, Edinburg, Suffield — all of Portage County, Ohio.

- Free phone call: any scam question or close call, always free, with no judgment and no rushing.
- In-home scam-check visit: \$99 flat for the first visit, with a 30-day follow-up included.
- Remote help by screen-share, for when you would rather not wait for a visit.

The minutes right after a scam are frightening, but you are not powerless and you are not alone. Work the checklist, lean on the people who love you, and call me anytime — before, during, or after. There is no judgment here, only help, and I am only a phone call away.

CHEAT SHEET

Everyday Cheat Sheet

Right now, in order

- 1 Stop all contact with the scammer.
- 2 Call your bank/card/payment company — say 'scam.'
- 3 Lock the account; change passwords (email first).
- 4 If software was installed, disconnect that device.
- 5 Write down details; keep all evidence.

- 6 Tell someone you trust.
- 7 Report it and protect your identity.

Where to report

- FTC: ReportFraud.ftc.gov (1-877-382-4357).
- FBI: ic3.gov — online fraud, crypto, big losses.
- Ohio AG: 800-282-0515.
- IdentityTheft.gov if personal info was exposed.
- Local police for a report.

WATCH OUT

Afterward, a 'recovery' offer to get your money back for a fee is another scam — often the same crew. Never pay anyone who contacts you to recover your losses.

AT A GLANCE

A Picture to Follow Along

The First 30 Minutes, in Order

Work these top to bottom - speed helps most with money.



Fast action can stop or recover money - you are not powerless.

Illustration - a schematic; details vary by device and setup.

AT A GLANCE

A Second Look

Your Emergency Checklist

Keep this where you can grab it fast.

- 1 Hang up / stop replying to the scammer
- 2 Call your bank or card - say 'scam'
- 3 Lock the account; change passwords (email first)
- 4 Disconnect any device they controlled
- 5 Save evidence; tell someone you trust
- 6 Report it; watch for 'recovery' follow-ups

It's never too late to call your bank and report - try anyway.

Illustration - a schematic; details vary by device and setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.