



"Don't Tell Anyone" — The Secrecy and Gag-Order Pressure Script

The secrecy-and-urgency script every scam uses — and why breaking it keeps you safe.

————— **An Extended Guide · No. 1624 · SAFETY** —————

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SUMMARY

The 60-Second Version

If anyone — a caller, a message, a new online friend — pressures you to act immediately and to keep it secret from your family, your bank, or the authorities, that pressure itself is the scam. The story wrapped around it does not matter: an arrested grandchild, a bank 'investigation,' a prize, a government 'case,' a romance. Real institutions and real loved ones never demand secrecy and speed. The cure is the opposite of what they ask: tell someone you trust, and give it time.

- 1 Someone pushes you to act right now — before you can think.
- 2 They tell you to keep it secret: don't tell family, the bank, or anyone.
- 3 Recognize the pressure itself as the scam, whatever the story is.
- 4 Do exactly what they told you not to: talk to someone you trust.
- 5 Give it time — a real situation survives a pause; a scam cannot.

WATCH OUT

Secrecy plus urgency is the single most reliable sign of a scam there is. When you hear both together, you can be almost certain, no matter how convincing or official the story sounds.

1. Why I Wrote This One

One script runs under a thousand different scams.

In over thirty years of helping people here in Portage County with their technology, I have listened to hundreds of scam stories, and I noticed something that changed how I teach people to protect themselves. The stories are endlessly different — a grandchild in jail, a frozen bank account, a tax problem, a lottery win, a sweetheart in trouble — but underneath them runs one identical script. Every single one demands that you act immediately and tell no one. Once you learn to hear that script, you can catch almost any scam, even a brand-new one you have never seen.

That is why this guide is different from my others. It is not about one scam; it is about the engine inside all of them. The newest tools — cloned voices, deepfake videos, AI-written messages — make the stories more convincing than ever, but they cannot change the engine, because the engine is not technology. It is a pair of feelings the scammer must create in you: urgency and isolation. Learn to notice those two feelings, and the fanciest fake in the world loses its grip.

We will go slowly through why secrecy and urgency work so powerfully on good, smart people, the exact lines scammers use to create them, and the one simple move that breaks the script every time. There is no shame anywhere in this guide. These tactics are studied, rehearsed, and aimed with care. Recognizing them is a skill, not a test of character, and by the end you will have that skill.

WATCH OUT

This is the guide to read if you only read one. The secrecy-and-urgency script sits underneath nearly every scam, so spotting it protects you against kinds of fraud that do not even exist yet.

2. The Two Feelings Every Scam Needs

Urgency and isolation — the whole engine.

Strip away the costumes and every scam needs to produce two feelings in you. The first is urgency: a sense that you must act right now, that there is no time to think, that any delay means disaster. The second is isolation: a sense that you must handle this alone, that you cannot or should not involve anyone else. Together these two feelings create the only conditions under which a thinking person can be talked into a terrible decision.

They work as a pair for a reason. Urgency shuts down the careful, questioning part of your mind, the part that would normally say 'wait, let me check this.' Isolation removes the other safeguard — the family member, friend, or bank teller who would hear the story, frown, and say 'that doesn't sound right.' A scammer who achieves both has cut both your brakes at once. Everything else in the call is just a story to justify keeping the pressure on.

This is genuinely good news, because it means you do not have to evaluate the story at all. You do not have to figure out whether the warrant is real, whether your grandson is truly in jail, whether the account is actually frozen. You only have to notice the two feelings. If you feel pushed to hurry and pushed to keep quiet, you already have your answer, whatever the story claims. The feelings are the fingerprint the scammer cannot hide.

GOOD TO KNOW

You do not have to judge the story — you only have to notice the pressure. Urgency plus secrecy is the fingerprint left on every scam, even ones you have never encountered before.

3. Why Urgency Is the Trick

Speed is not a fact about the situation.

Let us take urgency first, because it is doing more work than people realize. When a caller insists you must act within minutes — pay now, confirm now, buy the cards now, stay on the line — the hurry is not a feature of your situation. It is a tool aimed at your mind. A rushed person cannot do the two things that would save them: step back and think it through, and check with someone else. So the scammer manufactures a deadline to deny you both.

Real life, by contrast, almost never works this way for anything that matters. Banks, courts, hospitals, government agencies, and honest companies move deliberately. They send letters, they let you call back, they give you time to consult family or an attorney, and they do not punish you for taking a careful pause. The frantic, minute-by-minute pressure that scams rely on is actually quite unusual in legitimate dealings, which is exactly why it stands out as a warning once you know to look for it.

So treat urgency as information in itself. The more someone insists there is no time, the more certain you can be that time is precisely what you need. A good habit is to say, out loud or to yourself, 'anything real will survive my taking a day,' and then take it. If the opportunity or the crisis genuinely cannot survive a pause and an independent check, it was never real, and the pressure to skip those steps is the clearest confession a scammer can make.

WATCH OUT

'You must act now or lose everything' is a line, not a fact. Real institutions give you time. Manufactured urgency is one of the surest signs you are being worked.

4. Why Secrecy Is the Trap

The lone target is the vulnerable target.

Now the second feeling, and in many ways the more dangerous one. A scammer needs you alone, because other people are your best protection. A family member, a friend, your banker, even the clerk at the store where you are told to buy gift cards — any of them, hearing the story, might say the one sentence that breaks the spell: 'this sounds like a scam.' So the script works hard to make sure none of them ever hear it.

The demand for secrecy comes dressed in whatever the story allows. 'Don't tell your parents, I'm so embarrassed.' 'This is a confidential investigation, discussing it could make you a suspect.' 'There's a gag order on the case.' 'Keep this between us until the deal closes.' 'If you tell anyone, you'll ruin the surprise.' Different words, identical purpose: to keep you from saying the story out loud to someone who would recognize it for what it is.

Understanding this flips the demand into a gift. The instruction to keep a secret is the scammer telling you exactly what would save you. So you do precisely what you are told not to: you say it out loud to someone you trust. There is no legitimate situation in which a bank, a court, a government agency, or a loving family member needs you to hide a financial decision from everyone who cares about you. The secrecy demand, all by itself, is enough to know.

WATCH OUT

Any version of 'don't tell anyone' is a scam's confession. It is the scammer admitting that another person would see through the story. Tell that person immediately.

5. The Gag-Order Lie

A specific, scary version worth naming.

One version of the secrecy demand deserves its own chapter because it is so effective and so false: the 'gag order.' A caller claiming to be from a court, a law-enforcement agency, or a federal department tells you that your case — or a family member's case — is under a strict confidentiality order, and that discussing it with anyone, even your own family or lawyer, is itself a crime. The sternness and the official language make it feel real and frightening.

Here is the plain truth that dissolves it: there is no such thing as a phone-ordered gag that forbids you from talking to your own family or your own attorney. Courts do not call private citizens to impose secrecy. Real legal matters come with mailed documents, named courts, case numbers you can independently verify, and a firm right to consult a lawyer. The 'you can't tell anyone or you'll be in trouble too' line is pure invention, built to isolate you so the fraud can proceed unseen.

So when you hear anything like a gag order, treat it as a flashing confirmation of a scam rather than a reason to comply. The correct response is to hang up and, if you are genuinely worried it might be real, to contact the actual court or agency using a number

you look up yourself — never one the caller gives you. And tell your family regardless. The 'crime' of discussing it does not exist; the crime being committed is the caller's, against you.

WATCH OUT

'You're under a gag order, you can't tell anyone' is always a lie. No real court or agency bars you from talking to your own family or lawyer. Hearing it means hang up and tell someone.

6. The One Move That Breaks It

Do the opposite of what the pressure demands.

Here is the whole defense, and it is beautifully simple because it is just the mirror image of the attack. The scammer needs you to hurry and stay silent. So you slow down and you speak up. Those two moves, together, break the script every single time, no matter how convincing the story, no matter how real the voice, no matter how official the caller sounds. You do not have to be clever. You only have to do the opposite of what the pressure is pushing you toward.

In practice it looks like this. The moment you notice urgency and secrecy together, you stop. You do not act on anything — no payment, no cards, no codes, no account details — right then. And you tell someone: a family member, a trusted friend, your bank through its real number, or me. Saying the story out loud to another person is almost magical in its effect, because scams are built to collapse the instant a second, calm mind hears them. The telling is the cure.

It helps to decide this in advance, as a settled personal rule, so you are not inventing it under pressure: 'I never make a money decision while being rushed, and I never keep a money decision secret from my family.' A rule set calmly today is far easier to hold than one you try to reason your way to while a stern voice is counting down. Write it on a card by the phone if you like. When the script arrives, you simply reach for the rule.

TIP

A single sentence defeats most scams: 'Let me think about this and talk to my family, and I'll get back to you.' Say it, hang up, and watch the pressure fall apart on the other side of the line.

7. The Lines They Use to Rush You

Recognizing urgency scripts as they happen.

Scammers rehearse the exact phrases that create urgency, and the same ones recur across every kind of scam. When you can recognize a line as a line, it loses its power to hurry you. Listen for any of these, and let each one slow you down rather than speed you up, which is the opposite of its intended effect.

- 'You have to act in the next few minutes or [something terrible] happens.'
- 'Stay on the line — do not hang up, we need to resolve this right now.'
- 'This offer / window / warrant expires today.'
- 'If you don't pay immediately, you'll be arrested / your account will be drained / your benefits will stop.'
- 'There's no time to go to the bank and ask questions; just do exactly what I say.'

Notice that each line attacks the same thing: your ability to pause and consult. None of them describes a real emergency; they describe a manufactured one, built to keep your mind racing. The antidote is to name it quietly to yourself — 'that is an urgency line' — which instantly puts a little distance between you and the pressure, and reminds you that the hurry is the trick, not the truth.

GOOD TO KNOW

Real emergencies get help by involving more people — calling 911, reaching family, going to a hospital. A 'crisis' that insists you handle it alone and silently is not a real emergency.

8. The Lines They Use to Isolate You

Recognizing secrecy scripts as they happen.

Just as there are rehearsed lines for urgency, there are rehearsed lines for secrecy, each designed to keep you from the one conversation that would save you. Learn these, and the instruction to stay silent becomes a signal to speak up instead. Any one of them should send you straight to a trusted person.

- 'Don't tell your family — they'll worry / won't understand / might try to stop you.'
- 'This is confidential; discussing it could make you a suspect or void the deal.'
- 'There's a gag order — you're legally not allowed to talk about this.'
- 'Keep this between us; I trust you and I need you to trust me.'
- 'Don't tell the bank teller why you're withdrawing the money — just say it's personal.'

That last one deserves special attention, because it reveals the whole game. When a scammer coaches you on what to tell the bank — or tells you to lie about why you are withdrawing cash or buying gift cards — they are trying to disable the last person standing between you and the loss. Tellers and store clerks are often trained to spot these scams. If someone instructs you to hide your reason from them, that is a glaring confession, and the honest answer is to tell the teller everything.

WATCH OUT

If a caller coaches you on what to tell your bank or tells you to keep the reason secret from the teller, stop entirely. They are trying to remove your last line of defense. Tell the teller the whole story.

9. Why It Works on Smart People

This is psychology, not a lack of intelligence.

It is vital to understand that this script works on intelligent, careful, experienced people, because believing 'that could never happen to me' is exactly what leaves a person exposed. The script does not target a lack of intelligence; it targets normal human wiring. When we are frightened or rushed, the thinking part of the brain genuinely steps back and the reacting part takes over. That is true for everyone, including judges, doctors, and engineers, and the scammers know it well.

They also exploit our best qualities, not our worst. Love for a grandchild, respect for authority, a wish to do the right thing, a desire to help — these are the levers, not greed or gullibility. A grandparent wires money because they love their grandchild. A citizen cooperates because they respect the law. Those are admirable instincts being turned against the person who has them, which is part of what makes these crimes so cruel.

So please set aside any notion that falling for the pressure script would make you foolish. It would make you human, caught in a moment the scammer engineered. The genuine protection is not being smarter than everyone else; it is having a simple rule you follow regardless of how you feel in the moment. Rules hold when feelings waver, which is exactly why we set them in advance and lean on them when the pressure comes.

GOOD TO KNOW

'It could never happen to me' is the belief scammers love most, because it means no plan and no rule. Humility — 'it could happen to anyone, so I'll keep my rule' — is real protection.

10. The Script Across Different Scams

Same engine, many costumes.

It is worth seeing how the identical secrecy-and-urgency engine drives scams that look nothing alike on the surface. Once you spot the shared pattern, you stop having to learn a hundred separate scams and start recognizing the one trick underneath them all. Here is the same engine wearing different clothes.

- The grandchild scam: 'I'm in jail, I'm so embarrassed, don't tell Mom and Dad, I need bail right now.'
- The bank-fraud scam: 'Your account is under attack; to protect it you must move money immediately, and don't discuss this investigation.'
- The government scam: 'There's a warrant / a problem with your Social Security number; act now, and this case is confidential.'
- The prize scam: 'You've won, but you must pay the fee today, and keep it quiet until it's official.'
- The romance scam: 'I need help urgently, and please don't tell your family about us — they won't understand.'

In each one, the story is only there to justify the urgency and the secrecy. Change the story and the engine is identical. This is why learning the engine is so much more powerful than learning the stories. New scams appear constantly, with fresh technology and fresh tales, but they all still need to rush you and isolate you, and so they all still trip the same simple alarm once you have it installed.

TIP

When a call feels intense, ignore the story and ask two questions: Am I being rushed? Am I being told to keep a secret? If yes to both, you can stop right there.

11. The Payment Is the Other Tell

How the money is demanded gives it away.

Riding alongside urgency and secrecy is almost always a third sign: an unusual way to pay. Because the scammer needs money that moves fast and cannot be clawed back, the script steers you toward methods honest institutions never use for a real debt or emergency. The payment method is a tell as reliable as the pressure itself, and the two almost always appear together.

- Gift cards: buy store cards and read the numbers over the phone — never a real payment method for any agency or company.
- Wire transfers or money-transfer services sent to a name you do not know.
- Cryptocurrency, often through a machine at a store, with the caller coaching you.
- A courier, taxi, or rideshare sent to collect cash, jewelry, or gold from your door.
- Moving your own money to a 'safe' or 'protected' account the caller directs you to.

Any of these, combined with urgency and secrecy, completes the picture beyond doubt. No court collects fines in gift cards. No bank asks you to wire your savings to a 'safe account' to protect them. No government agency takes payment in cryptocurrency from a store machine. When the pressure script arrives wearing one of these payment demands, you are not looking at a hard decision — you are looking at a scam, and the answer is simply no.

WATCH OUT

Gift cards, wires, crypto, cash couriers, and 'move your money to a safe account' are the scammer's favorite tools. Any of them, plus urgency and secrecy, is a certainty, not a maybe.

12. Your People Are the Protection

Why involving others is the whole game.

If secrecy is the trap, then your relationships are the escape, and it is worth making that practical rather than vague. The people around you — a spouse, an adult child, a close friend, a trusted neighbor, your banker, me — are not a sign of dependence. They are a second mind that is not caught in the scammer's pressure, and a second mind is exactly what the scammer worked so hard to keep away from the story.

So build the habit of telling before acting, especially around money and especially when you feel rushed. It costs nothing and risks nothing, because a real situation is only confirmed by the telling, never harmed by it. Agree with your family in advance that any one of you can call any other to say 'I just got a strange call, does this sound right?' — and that no one will ever be teased or scolded for asking. That simple agreement turns your whole family into a net that scams fall into.

If you live alone, this matters even more, and it is worth naming your people ahead of time: one or two family members or friends you will always call before making any pressured financial decision, plus your bank's real number. You might even keep that short list by the

phone. The scammer is betting that a person alone will stay alone. Deciding in advance who you will call takes that bet away from them.

TIP

Pick your 'call first' people now — one or two names and numbers — and keep them by the phone. Deciding in advance who to call makes it easy to reach out in the heat of a pressured moment.

13. A Script of Your Own

Prepared words make it easy to resist.

Scammers come with a script, so it helps to come with one too. Having a few prepared sentences ready means you do not have to think of what to say while being pressured; you just reach for the words you have already chosen. This is surprisingly powerful, because the hardest part of resisting is often simply ending the conversation, and a ready phrase makes that easy and guilt-free.

- 'I never make money decisions on the spot. I'll think about it and call you back.'
- 'I don't keep financial matters secret from my family, so I'm going to talk to them first.'
- 'If this is real, it will still be real tomorrow, and you can put it in writing.'
- 'I'm going to hang up and call [the bank / the agency] on a number I look up myself.'
- 'No. Goodbye.' — a complete sentence that needs no justification.

Notice that none of these require you to argue, prove anything, or be rude. You owe a pressuring caller no explanation and no politeness beyond your own comfort. The simple act of refusing to be rushed and refusing to keep a secret is enough. A legitimate caller will accept these responses without a fuss. Only a scammer will push against them, and that pushing is just more confirmation that hanging up was right.

GOOD TO KNOW

Practice your favorite line out loud a few times when nothing is wrong. Under pressure, words your mouth already knows come out far more easily than ones you have to invent.

14. Helping Someone Mid-Scam

What to do when a loved one is on the hook.

Sometimes you discover a loved one in the middle of the pressure — about to send money, buying gift cards, refusing to explain a withdrawal. Because the scammer has worked to isolate them, your sudden appearance can feel to them like interference, and pushing too hard can backfire, with the scammer having primed them to distrust exactly the people trying to help. Stay calm, warm, and curious rather than alarmed or commanding.

The most useful thing you can do is gently reintroduce the two things the scammer removed: a pause and a second opinion. 'Let's just slow down for a minute and look at this together' does more than 'that's a scam, hang up.' Ask to hear the story, and ask the quiet questions that let doubt surface on its own: Can we verify this by calling the agency on a number we look up ourselves? Why can't we tell the family? Why does it have to be gift cards? The goal is to get a calm second mind into the room, which is precisely what the scammer forbade.

If money is about to move, do what you can to interrupt it gently — offer to drive them to the bank so you can ask the teller together, or to call the bank's fraud line with them. Many a scam has been stopped at the counter by a trained teller once the secrecy was broken. And afterward, lead with compassion, never 'I told you so,' because shame drives people back into silence, which is the very condition the scam needs. Keep the door open and warm.

GOOD TO KNOW

Breaking the secrecy is the rescue. Simply getting your loved one to say the story out loud to you, calmly, is often enough for them to hear how wrong it sounds.

15. If the Script Already Worked

No shame — here are the next steps.

If the pressure script already got to you or someone you love, take a breath and set the blame aside entirely. You were caught in a moment engineered by professionals to defeat careful judgment, and recognizing it now is exactly right. The important thing is to move quickly, because speed can sometimes recover money, and because breaking the silence now is the first real step back onto solid ground.

- 1 If you sent money, call your bank, card company, or the gift-card company right away and say it was a scam; ask them to stop or reverse it.
- 2 Break the secrecy completely — tell your family and anyone else who can help. The isolation is over.
- 3 Write down everything while it is fresh: numbers, times, names, what was said, how money was sent.
- 4 Change passwords and secure accounts if you shared any login details, codes, or screen access.
- 5 Report it (see the reporting chapter), and expect — and ignore — any follow-up 'recovery' offer, which is another scam.

GOOD TO KNOW

The faster you call the bank, the better the odds of recovery. Even hours later it is worth trying. Do not let embarrassment cost you that call — the shame belongs to the scammer, not to you.

16. When Secrecy Wears the Mask of Love

Romance and friendship use a gentler version.

Not every secrecy demand is stern and frightening. In romance and friendship scams, the pressure to keep quiet arrives wrapped in warmth, which makes it harder to recognize and, in some ways, more dangerous. Instead of 'you'll be arrested if you tell,' it sounds like 'this is just between us,' 'your family wouldn't understand what we have,' or 'I trust you — please trust me and keep our plans private.' The isolation is identical; only the costume is kinder.

This gentle secrecy does the same job as the harsh kind: it keeps the one conversation that would break the spell from ever happening. A scammer posing as a sweetheart or a close friend knows that if your daughter or your best friend heard the plan to send money, they would raise an alarm. So the request to keep the relationship or the 'investment' private, framed as intimacy or trust, is really the same old trap in softer clothing.

The defense does not change just because the secrecy feels loving. A genuine friend or partner never needs you to hide a financial decision from the people who care about you, and is never harmed by your talking it over with family. So apply the same rule: anything that asks you to keep money matters secret from your loved ones is a warning, whether it threatens you or flatters you. Love that requires silence toward your family is not love; it is a lever.

WATCH OUT

'Keep this between us because I trust you' is secrecy in a warm disguise. A real friend or partner is never hurt by your talking things over with your family.

17. The 'Don't Spoil the Surprise' Angle

Prizes and windfalls use secrecy too.

Prize, lottery, and windfall scams reach for secrecy from a cheerful direction: don't tell anyone yet, so you don't spoil the surprise or jinx your good fortune. You have 'won' something wonderful, and the happy news comes with a quiet instruction to keep it under wraps until the fees are paid and the prize is 'released.' The joy is the distraction, and the secrecy serves the same purpose it always does — keeping a skeptical second person away from the story.

The tell here is the combination that should never occur: a genuine prize does not require you to pay fees or taxes up front to collect it, and it does not need to be kept secret. When a windfall arrives with both a demand for money and a request for silence, the happiness is the bait and the fees are the whole point. Real winnings are yours to shout about, and no legitimate prize is contingent on your keeping it quiet while you send money to strangers.

So let joy be subject to the same rule as fear. If good news asks you to pay and to hush, share it immediately with someone you trust, and watch how quickly the shine comes off. 'I won a prize but I have to pay a fee and keep it secret' is a sentence that explains itself the moment it is said out loud to a calm listener. Secrecy serves the scammer whether the emotion it rides on is terror or delight.

GOOD TO KNOW

A real prize is free to collect and free to talk about. Fees-to-collect plus 'keep it quiet' is a scam wearing a party hat.

18. If You Live Alone

Building a 'second mind' into your routine.

Living alone does not make you more foolish, but it does remove the built-in second mind that often catches a scam — the spouse across the kitchen table who overhears the call and frowns. Scammers know this, and people who live alone are targeted heavily for exactly that reason. The good news is that you can deliberately build a second mind back into your life, so the scammer's bet on your isolation does not pay off.

The simplest way is to name your people in advance: one or two family members or friends you promise yourself you will always call before making any pressured money decision, plus your bank's real number. Keep that short list right by the phone. The promise matters more than the list — a standing agreement with yourself that you will never act alone under pressure, no matter how convincing or confidential the caller claims the matter is.

It also helps to tell those people, ahead of time, that you may call them with 'does this sound right?' questions, so they expect it and welcome it. And consider a standing arrangement with your bank, such as alerts on large transfers, which quietly inserts a pause without costing you any independence. The aim is not to depend on others for everything, but to make sure that when the pressure comes, a calm outside voice is only a quick call away.

TIP

Write two names and numbers on a card by the phone under the heading 'Call before I act.' Deciding now who your second mind will be makes it easy to reach them in the heat of the moment.

19. After the Fact, Shame Is the Enemy

Why talking about it openly matters so much.

There is one last way secrecy harms people, and it comes after the scam rather than during it: the silence of shame. Many who are caught by the pressure script never tell anyone, not even family, because they feel foolish or fear being scolded or losing their independence. That silence is a gift to the scammers. It lets them keep the money, strike again, and move on to the next person, all while the victim suffers alone.

Breaking that silence is part of the recovery, and it is an act of strength, not weakness. Telling your family quickly can mean the difference between recovering money and losing it, and it ends the isolation the scam created. The people who love you would far rather hear 'I was targeted and I need help' than discover months later that you carried it alone. There is no shame in being targeted by professionals; the shame belongs entirely to the people who do this.

So if this script has worked on you or someone you love, speak up as soon as you can, and meet anyone else's disclosure with compassion rather than judgment. A family that can talk openly about the strange and even the embarrassing things that happen is a family that scams struggle to beat, because the first person to realize something is wrong simply says so. Openness is both the protection and the cure.

GOOD TO KNOW

The scammer counts on your silence afterward as much as during the call. Telling someone quickly is how money is recovered and how the next victim is spared.

20. Questions People Ask Me

The ones that come up again and again.

What if it really is urgent and I waste time checking? For anything genuine, a short pause and a call to a trusted person cost you almost nothing and often help. A real grandchild in trouble is helped faster by reaching their parents than by wiring cash to a stranger. The pause never harms a real situation — it only exposes a fake one.

The caller knew real details about me — doesn't that mean it's legitimate? No. Names, addresses, family members, and even your bank are easily found or bought. Scammers open with true details precisely to earn trust. A few accurate facts prove nothing; the pressure to hurry and hide is what tells the real story.

They said checking with anyone would get me or my family in trouble — could that be true? No. There is no legitimate situation in which talking to your own family, lawyer, or bank is a crime. That claim is itself the proof of a scam. Talk to them anyway; it is the safest thing you can do.

I felt silly hanging up on someone who might be real — was that wrong? Not at all. A legitimate caller will not mind your hanging up to verify, and will still be reachable through

official channels. Protecting yourself is never rude. If it turns out to be real, you lose a few minutes; if it was a scam, you saved everything.

21. A Five-Minute Family Agreement

Set the rule before the pressure ever comes.

The pressure script is hardest to resist in the moment, so the best defense is a rule agreed on calmly in advance, as a family. When everyone shares the same understanding, no single person can be isolated, and no one feels singled out. Here is a short agreement you can make together in a few minutes, and it protects every member against scams that have not even been invented yet.

- 1 No one in the family makes a money decision while being rushed — ever.
- 2 No one keeps a financial decision secret from the family, whoever tells them to.
- 3 Anyone can call anyone to say 'I got a strange call, does this sound right?' with zero embarrassment.
- 4 If a caller says we can't tell anyone, that by itself means it's a scam.
- 5 We verify any 'official' by hanging up and calling a number we look up ourselves.

WATCH OUT

Write the two core lines on a card by the phone: 'Never rushed. Never secret.' In a pressured moment, a card you can glance at beats memory every time.

22. 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.

23. When to Just Call Me

A calm second opinion costs you nothing.

If something about a call or message pressuring you to keep a secret or act right now 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.

24. 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 moment someone tells you to keep a secret and hurry, that is the moment to tell someone and slow down. Trust that instinct, loop in the people who love you, and reach out whenever a call feels wrong. If you ever want a steady voice to talk it through, I am only a phone call away, and always glad to help.

CHEAT SHEET

Everyday Cheat Sheet

The one rule

Urgency plus secrecy means scam. Do the opposite of what it demands: slow down, and tell someone you trust.

The pressure script

- 'Act right now or something terrible happens.'
- 'Don't tell your family / the bank / anyone.'
- 'There's a gag order; discussing it is illegal.'
- 'Don't tell the teller why you're withdrawing.'
- Pay by gift card, wire, crypto, or cash courier.

The move that breaks it

- 1 Notice the two feelings: rushed and silenced.
- 2 Stop — act on nothing right now.
- 3 Tell a trusted person out loud.
- 4 Give it a day; real things survive a pause.
- 5 Verify any 'official' on a number you look up.

WATCH OUT

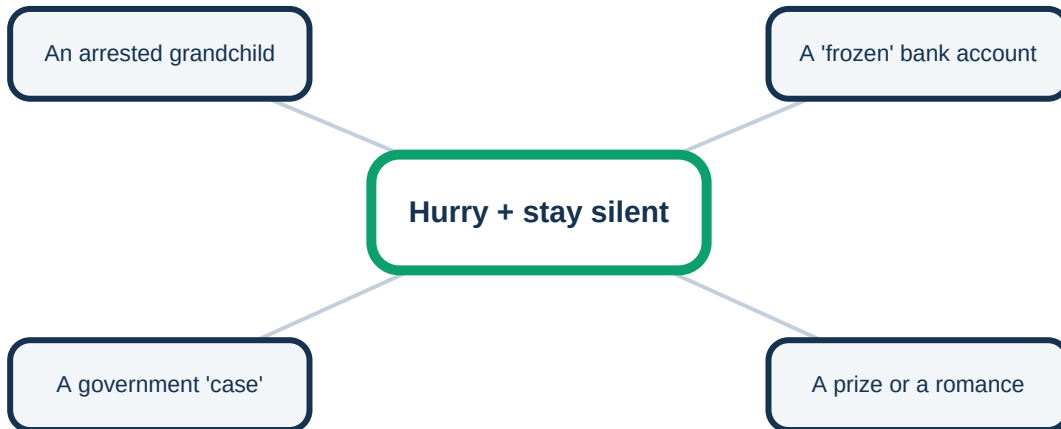
The instruction to keep a secret is the scammer admitting someone else would see through it. So tell that someone — immediately.

AT A GLANCE

A Picture to Follow Along

The Engine Inside Every Scam

Different stories, the same two feelings underneath.



The story is a costume; urgency and secrecy are the scam itself.

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

AT A GLANCE

A Second Look

The Move That Breaks the Script

Do the mirror image of what the pressure demands.

- 1 You feel rushed and told to keep a secret
- 2 Recognize the pressure itself as the scam
- 3 Stop - act on nothing right now
- 4 Tell a trusted person out loud
- 5 Give it time - a real thing survives a pause
- 6 Verify any 'official' on a number you look up

Slow down and speak up - the exact opposite of the script.

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.