BILL'S HOME TECH

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Teach Your Parent the 3 Questions That Stop Any Scam

You can't teach every trick — but three simple questions catch them all

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Tech Made Simple. Service Made Personal.

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What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

The 60-Second Version 3

The Short Version 3

Why Three Questions Beat a List of Scams 4

Question 1: Did I Expect This? 4

Question 2: Are They Rushing or Scaring Me? 5

Question 3: Do They Want Money or Information? 6

What to Do When a Question Trips 6

How to Teach This Without a Lecture 7

Make It Stick 8

Set Up a Few Safety Nets, Too 8

When They've Already Been Caught 9

A Two-Minute Role-Play 9

The Questions Work Online, Too 10

When to Call Bill 10

Everyday Cheat Sheet 12

A Note From Bill 13

Your Visit — and My Promise 14

SUMMARY

The 60-Second Version

You can't keep up with every new scam, so teach a parent three questions that catch them all. One: did I expect this? Almost every scam arrives out of the blue.

Two: are they rushing or scaring me? Pressure and secrecy are the engine of every scam. Three: do they want money or personal information?

That's what every scheme ultimately reaches for. If any answer is troubling, the response is always the same: stop, hang up or close it, and check with a trusted person or reach the company yourself. Teach it with respect, not a lecture — 'these fool anyone' — print the questions large for the phone, and back them up with call-screening, two-step verification, a family safe word, and a credit freeze.

- Did I expect this? Are they rushing me? Do they want money or info?
- Any 'yes' means stop and check with someone first.
- Teach it as a shared tool, warmly — shame is the scammer's friend.

1 The Short Version

If you worry about a parent or older loved one falling for a scam, you don't need to teach them every trick the criminals use — the tricks change weekly and no one can keep up. Instead, you can give them three simple questions that work on every scam, old or brand-new. Any message, call, or pop-up that trips even one of these questions gets the same response: stop, and check with someone first.

The three questions are easy to remember, kind to use, and powerful precisely because they ignore the clever details and go straight to the shape every scam shares. This guide helps you teach them in a warm, confidence-building way — not a lecture — so your parent feels equipped and respected, not frightened or watched over.

- You can't teach every scam — but three questions catch them all.

- Question 1: Did I expect this?
- Question 2: Are they rushing me or scaring me?
- Question 3: Do they want money or personal information?

> **TIP**
> The goal isn't to make your parent suspicious of everything. It's to give them a calm pause — three quick questions — so that a scammer's pressure has somewhere to break. A confident person who pauses is a scammer's worst customer.

2 Why Three Questions Beat a List of Scams

New scams appear constantly — new stories, new technology, new disguises. Trying to memorize them all is exhausting and impossible, and it can leave a person feeling that the next trick is always one step ahead. The three questions solve this by targeting what never changes.

Underneath every disguise, a scam has the same skeleton: it arrives unexpectedly, it pressures you to act fast or scares you, and it wants money or personal information. A voice-clone call, a fake text, a phony website, a knock at the door — all three share that skeleton. Learn the skeleton, and the costumes don't matter.

> **GOOD TO KNOW**
> This is why the questions keep working as scams evolve. Whatever the newest AI-powered trick is next year, it will still be unexpected, still push urgency, and still reach for money or information. The questions age gracefully.

3 Question 1: Did I Expect This?

Almost every scam arrives out of the blue. You weren't waiting on a call from the 'fraud department,' a text about a package, a warning about your computer, or news of a prize. That surprise is the first and most reliable warning sign.

- A call, text, email, or pop-up you didn't ask for or anticipate deserves a careful pause.
- Even if it names a company you use, an unexpected contact is still unexpected.
- A real organization you already do business with can be reached by you, on your terms, any time.

WATCH OUT

Scammers impersonate the familiar — your bank, Amazon, Medicare, the IRS, Microsoft — to borrow trust. Recognizing a name is not the same as expecting the contact. If you didn't start it, treat it as a stranger.

4 Question 2: Are They Rushing or Scaring Me?

Scams run on pressure. They need you to act before you think, so they manufacture urgency ('your account will be closed today') or fear ('a warrant is out,' 'your computer is infected,' 'your grandchild is in jail'). That pressure is the engine of the whole thing.

- 'Act now,' 'immediately,' 'before it's too late' — real matters give you time.
- Threats — arrest, fines, cut-off service, lost benefits — meant to frighten you into moving.
- 'Don't tell anyone,' 'keep this between us' — secrecy is almost always a scam.
- A pounding heart is a feature of the scam, not a sign it's real.

> *Urgency and secrecy together are not an emergency. They are the two hands a scam uses to cover your eyes.*

5 Question 3: Do They Want Money or Information?

Every scam, eventually, reaches for one of two things: your money or your personal information (which is just money with an extra step). The specific ask is where the whole scheme shows its hand.

- Money by unusual means — gift cards, wire, crypto, a cash courier, or a 'friends and family' app payment.
- Passwords, PINs, or the one-time codes your bank or email texts you (never share these with anyone).
- Your Social Security number, Medicare number, or full card number.
- Permission to control your computer or phone remotely.

> **WATCH OUT**
>
> No real government agency, bank, or company asks you to pay in gift cards, demands a one-time security code over the phone, or needs remote control of your device. Any of these, by itself, means stop.

6 What to Do When a Question Trips

The questions are only half the tool; the other half is knowing the single response that follows a 'yes' to any of them. Keep it simple, because simple is what survives a stressful moment.

1. Stop. Don't click, don't pay, don't share, don't decide anything on the spot.
2. Hang up or close the message. You never owe a scammer the conversation.
3. Check with someone you trust — a family member, or reach the company yourself on a number you already have.
4. Only act after you've confirmed through a channel you control.

WATCH OUT

Agree on one person your parent will always call to 'think out loud' with — you, a sibling, a trusted friend. 'Let me check with my daughter first' is a complete, polite sentence that ends almost any scam.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

7 How to Teach This Without a Lecture

How you teach matters as much as what you teach. A parent who feels talked-down-to may nod along and quietly ignore it; a parent who feels respected and equipped will actually use it.

- Lead with respect: 'These scams are getting good enough to fool anyone, including me.'
- Frame it as a tool, not a warning about their judgment.
- Keep it to the three questions — don't bury them under a hundred details.
- Make it a two-way thing: 'let's both use these,' not 'you need these.'

GOOD TO KNOW

Shame is a scammer's best friend. The more openly and matter-of-factly your family talks about scams — as a normal hazard, like ice on the steps — the more likely your parent is to call you early, before money moves, instead of hiding a mistake.

8 Make It Stick

A lesson heard once fades. A few gentle reinforcements turn the three questions into a reflex your parent actually reaches for.

1. Write the three questions on a card and tape it by the phone or the computer.
2. Save your number in their phone under something instantly clear, like 'Call me first.'
3. When a scam attempt happens, walk through the questions together afterward, calmly.
4. Revisit it now and then, not as a test, but as 'have you gotten any of those scam calls lately?'

> **TIP**
>
> I'm glad to print the three questions in large, clear type and post them right where your parent will see them, and to set up your number as 'Call me first' so help is one tap away.

9 Set Up a Few Safety Nets, Too

The three questions are the heart of it, but a few quiet technical helpers back them up for the moments when anyone might slip.

- Turn on the phone's built-in call-screening and spam filtering to cut down the attempts.
- Consider a credit freeze, which blocks new accounts being opened in their name.
- Set up two-step verification on their key accounts so a stolen password isn't enough.
- Agree on a family 'safe word' for emergency calls, to beat voice-cloning tricks.

> **GOOD TO KNOW**
>
> We have companion guides on each of these — the phone's scam protections, freezing credit, and setting a family safe word. Together with the three questions, they form a calm, layered defense that doesn't depend on catching every new trick.

10 When They've Already Been Caught

Sometimes a scam gets through before the questions are in place, and the most important thing you can offer is a reaction that makes your parent glad they told you.

1. Respond with warmth, never 'how could you?' — the latter guarantees they'll hide the next one.
2. Act quickly on the practical steps: call the bank, change passwords, report to the FTC.
3. Reassure them that smart, careful people are caught by these every day — it's not a failing.
4. Then, gently, put the three questions and a few safety nets in place for next time.

> **WATCH OUT**
>
> If a scam has already taken money or information, call me and I'll help your family work through the recovery calmly and in the right order — and set up the protections so the next attempt bounces off.

11 A Two-Minute Role-Play

The three questions stick best when they've been used out loud at least once. A quick, friendly rehearsal turns them from an idea into a reflex.

1. Describe a pretend scam — 'someone calls saying your bank account's been hacked, act now.'
2. Walk through the questions together: expected? rushing? wants money or info?
3. Practice the response out loud: 'I'm going to hang up and call my bank myself.'
4. Swap in a different scenario — a prize, a package, a grandchild in trouble — and do it again.

GOOD TO KNOW

Rehearsing feels a little silly, which is exactly why it works. When a real call comes and the pressure is on, a practiced response comes out far more easily than one that only ever lived as good intentions.

12 The Questions Work Online, Too

The three questions aren't just for phone calls. They work just as well on emails, texts, pop-ups, and websites — anywhere a scammer might appear.

- An unexpected email about an account problem fails question one.
- A pop-up screaming that your computer is infected fails question two.
- A website or form asking for your Social Security or card number fails question three.
- A text with a 'new number' or a link you didn't expect trips the questions, too.

WATCH OUT

Because the questions ignore the specific disguise, they cover tricks that don't even exist yet. Whatever next year's scam looks like, it will still be unexpected, still pushy, and still after money or information.

13 When to Call Bill

Teaching a loved one to stay safe is one of the kindest things you can do, and you don't have to do it alone. If you'd like a patient, respectful partner for that conversation — someone who does it every week — that's exactly the visit I love to make.

I'll sit down with your parent, go over the three questions in plain, friendly language, print them large for the phone and computer, and set up the safety nets — call-screening, two-step verification, a family safe word, and a credit freeze if you'd like. The aim is always the same: a loved one who feels more confident and capable,

not more afraid.

- You want help teaching a parent the three questions, warmly and without a lecture.
- You'd like the questions printed large and posted where they'll be seen.
- You want the safety nets — screening, two-step, safe word, credit freeze — set up.
- A scam already got through and you want help recovering and protecting going forward.

CHEAT SHEET

Everyday Cheat Sheet

Post this by the phone. If any answer is 'yes,' stop and check first.

I want to...	Do this...
Use the 3 questions	Did I expect this? Are they rushing me? Do they want money/info?
Respond when one trips	Stop, hang up or close it, and check with someone you trust
Have a go-to person	'Let me check with my daughter first' ends almost any scam
Know the hard rules	No real agency wants gift cards, codes, or remote control
Teach it kindly	Frame as a shared tool — 'these fool anyone, let's both use them'
Back it up	Add call-screening, two-step, a safe word, and a credit freeze
Get help	Call Bill: (330) 200-8042

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

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

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.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

Call or text (330) 200-8042 · bill@billshometech.com

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