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# The Before-You-Send-Money Checklist

United States Edition

*Stop and check before you send money.*

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*A free one-page checklist from ScamShield Kit. Print it and keep it by the phone.*

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# Run these five questions before you pay or share information with anyone who contacted you.

## 1. Is it urgent or secret?

Scammers create pressure and tell you not to talk to anyone. Real businesses and agencies do not.

## 2. Are they asking for gift cards, a wire, Zelle, or crypto?

These are the scammer's favorite payment methods because they are hard to reverse. Treat the request itself as the warning.

## 3. Did they contact me first?

If a call, text, or email reached you out of the blue, slow down. Do not use the number or link they provided.

## 4. Have I verified on a number I already had?

Hang up and call back using the number on your card, your statement, or a saved contact. For family, ask your safe word.

## 5. Would I still do this in an hour?

If the answer is no, wait an hour. A real bill never gets worse for waiting. A scam falls apart.

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### If any answer worries you, stop. Verify before you act.

We never share codes or passwords. We never move money to a "safe account." Banks and agencies never ask for that.

Report a scam: [ReportFraud.gov](https://www.reportfraud.gov) · [ic3.gov](https://www.ic3.gov) · [identitytheft.gov](https://www.identitytheft.gov)

*Educational information only. Not legal, financial, or security advice. ScamShield Kit is not affiliated with any government agency, bank, or law-enforcement organization. It reduces risk but cannot prevent every scam.*