

1. Take a calm look at your setup

This is a short planning check, not a security inspection or a promise of protection. Mark what needs attention. You do not need to buy anything to begin.

☐ **Doors and windows**

Check that the entrances you use close and lock as intended. Put a repair on your list if something is damaged or unreliable. A camera cannot repair a door.

☐ **Your view after dark**

Look at your entry from a safe place after dark. Can you see the area you need? Note a lighting or visibility problem before shopping for equipment.

☐ **A camera that fits the job**

Write down what you need to see. Check the exact device's power, connection, recording and storage requirements, and any ongoing charges. Decide who will maintain it.

☐ **Your accounts**

Use a different strong password for each important account and turn on available multifactor authentication. Keep passwords and recovery codes private. Do not write them on this checklist.

☐ **A family contact route**

Choose who you would call to check an unexpected emergency-money request. Use contact information you already know. Keep your contact plan private.

☐ **Computer help you choose**

Identify a manufacturer, support company or trusted helper you can contact independently. Do not use a phone number supplied by a frightening pop-up or an unexpected caller.

Your next step: Pick one item to address this week. Write only the task and date; leave out account numbers, passwords and private contact details.

2. A simple family callback plan

A familiar voice or family detail does not prove that an unexpected request is genuine. You do not have to decide whether a voice sounds artificial before checking another way.

☐ **Pause the request**

End the unexpected call or conversation before sending money or sharing information. A demand for secrecy should not prevent you from checking.

☐ **Contact your family independently**

Call the person using a number you already know, rather than a new number supplied inside the story. If they do not answer, try a second trusted family member or friend.

☐ **Agree while things are calm**

Talk together about who to contact first and second. A private family phrase can be an extra check, but it is not a guarantee and does not replace independent contact.

☐ **Practice one situation**

Someone says they are family, need money urgently and cannot talk. Practice ending that conversation and choosing your own contact route. Keep real numbers and private phrases out of shared examples.

Your next step: Have a five-minute family conversation this week. Checking a story is part of helping, not a refusal to care.

3. If something already happened

People of any age can be targeted. Start with the part of the situation that applies to you. Getting money back is not guaranteed; prompt action can still matter.

☐ **Money or payment details**

Contact the actual bank or payment company promptly through its official app, your statement or a trusted route. Explain the suspected scam and ask what action is available. Keep transaction records private.

☐ **A password or login code**

Use the real service's account-recovery guidance. Change an exposed password and any reused passwords, and review available account protection. Do not give a verification code to an unexpected caller.

☐ **Access to your computer**

Get technical help through a route you choose independently. A device check, account recovery and payment recovery may all be separate jobs. Do not let the original caller choose your next helper.

☐ **Someone promises to recover everything**

Be cautious about unexpected recovery offers, especially requests for another fee. Check help independently. Do not send private records, account details or codes to a stranger.

Your next step: Use the official resources below for the steps that match your situation. This newsletter provides education, not personalized emergency or recovery services.

FTC: tech-support scams

<https://consumer.ftc.gov/articles/how-spot-avoid-and-report-tech-support-scams>

FTC: fake family emergencies

<https://consumer.ftc.gov/articles/scammers-use-fake-emergencies-steal-your-money>

FTC: what to do if you were scammed

<https://consumer.ftc.gov/articles/what-do-if-you-were-scammed>