

Why This Is the Heart of the Class



The new threat

Scammers no longer use clumsy grammar. AI writes flawless, convincing prose.



The clone alert

Modern AI can copy a familiar voice from just a few seconds of audio. Hearing a voice is no longer proof.



\$700M

lost by adults 60+ to imposter
scams in 2024 — over 5× the 2020
level.

The Red-Flag Trio

If you see or hear even ONE of these — stop immediately.



URGENCY

“Act right now or your account closes in two hours!”



SECRECY

“Keep this confidential — don't hang up, don't tell your family.”



ODD PAYMENT

Pay by wire, crypto, or gift cards bought at the store.

Have students cross these off their Red-Flag Bingo cards as you read examples aloud.

Your Behavioral Shield



1 • STOP

Break the emotional pressure.
Hang up the phone — you can
always call back.



2 • VERIFY

Call back on a trusted number
you wrote down — never the
one they called from.



3 • SECRET WEAPON

Ask for your family verification
phrase (e.g. “blue teapot”). No
phrase? It isn't them.