MADE EASY FOR SENIORS · BOOK 3

PROTECT YOUR MONEY & PEACE OF MIND

Scam-Proof After 60

How to spot phone, text, email and AI voice scams before they cost you a penny



30+ illustrated
scam examples

Spot-the-scam
practice quiz

Family
safety plan

ALI ALMURTADA

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How to Spot Phone, Text, Email and AI Voice Scams Before They Cost You a Penny

Large print. Plain English. More than 30 illustrated examples with every warning sign marked.

Ali Almurtada

Scam-Proof After 60
First edition, 2026

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CHAPTER 1

Welcome: Smart People Get Targeted Too

Let's start with something that may surprise you. The people who lose money to scams are not foolish. They are teachers, nurses, engineers, business owners and accountants. They are people who raised families, ran households and made careful decisions for decades. Many of them would have told you, the week before it happened, "I would never fall for something like that."

Scams work not because people are stupid, but because scammers are professionals. Many of them work in organised groups, in offices, with scripts that have been tested thousands of times. They know exactly which words make a kind, honest, sensible person act quickly. They practise every day. You, sensibly, do not spend your days practising how to be lied to.

Being targeted is not your fault. Learning the tricks is how you win.

This book will teach you those tricks, one by one, in plain English. By the end, you will be able to look at a phone call, a text, an email or a knock at the door and recognise the warning signs within seconds. Not because you have memorised a list of every scam in the world, but because you will understand the small number of tricks that almost every scam uses.

Why people over 60 are targeted

It helps to understand why scammers spend so much effort on older adults. It is not because older people are easy to fool. It is mostly about simple facts:

- **Savings.** After a lifetime of work, many older adults have savings, a pension, a paid-off home or good credit.
- **Politeness.** People who grew up in a more courteous world often feel it is rude to hang up on someone or to ignore a letter.
- **Trust in institutions.** If someone says they are from the bank, the police or the government, many of us were raised to cooperate.
- **Being at home.** Retired people are more likely to answer the landline at 11 o'clock on a Tuesday morning.
- **New technology.** Smartphones, online banking and AI move quickly, and scammers use that confusion.

Every one of those things is a good quality or a normal part of life. We are not going to turn you into a suspicious, unfriendly person. We are going to give you a few simple habits that let you stay kind and polite while keeping your money exactly where it belongs.

What has changed recently

Scams are as old as money. But three things have made them more convincing in the last few years:

1. **Perfect writing.** Scam messages used to be full of spelling mistakes. Today, criminals use AI tools to write flawless, friendly, official-sounding messages in seconds.
2. **Copied voices and faces.** With a short clip of someone's voice from a video online, AI can produce a fake voice that sounds like your grandson, your daughter or your bank manager. Fake videos of celebrities are now common too.
3. **Fake caller ID.** The name or number on your screen can be faked. A call can look as if it comes from your bank, the police or even your own family.

That sounds alarming, but here is the reassuring part: **the technology changed, the tricks did not.** A scammer with a perfect AI voice still needs you to act fast, keep it secret and pay in an unusual way. That is where we catch them, every time.

How to use this book

Each chapter covers one kind of scam and stands on its own. You can read from the beginning or jump to whatever worries you most. Throughout the book you will find drawings of example messages, calls and web pages. On each one, the warning signs are marked with numbered red circles, like this 1, and explained beside the picture.

You will also see these boxes:

> **TRY THIS**
>
> *Something to do right now, such as a setting to change or a phrase to practise saying out loud.*

> **GOOD TO KNOW**
>
> A helpful fact that makes you a little harder to fool.

> **BE CAREFUL**
>
> A danger sign. If you see this situation in real life, stop.

If you read only three chapters, make them **Chapter 2** (the four pressure buttons), **Chapter 7** (family emergency and voice scams) and **Chapter 13** (what to do if it happens).

One promise to make yourself

Before we begin, here is the single most powerful rule in this book. If you remember nothing else, remember this:

Hang up. Look it up. Call back.

If anyone contacts you, by phone, text, email or at the door, and the conversation turns to money, passwords or personal details, you stop. You end the conversation politely. You find the official number yourself, from a bank card, a statement or a printed letter you already have. And you call back. A real bank, a real government office and a real grandchild will all still be there when you call back. A scammer will not.

Let's learn how they think.

CHAPTER 2

How Every Scam Works: The Four Pressure Buttons

There are thousands of different scams, and new ones appear every month. Trying to memorise them all would be exhausting and impossible. Luckily, you do not need to. Almost every scam, old or new, pushes the same four buttons in your mind. Once you can feel a button being pushed, you can stop the scam, no matter what story comes with it.



The four pressure buttons that almost every scam pushes

Button 1: Hurry

Scammers need you to act before you think. So every scam comes with a clock: "Your account will be closed in 24 hours." "Your grandson's bail hearing is in one hour." "This offer ends at midnight." "Stay on the line, do not hang up."

Why does this work? Because when we feel rushed, the thinking part of the brain steps aside and the reacting part takes over. We do what we are told, the way we would if someone shouted "Fire!"

Real organisations almost never need you to act in minutes. Banks freeze suspicious payments themselves. Government offices send letters and give you weeks. Even a real emergency can wait the five minutes it takes to call someone back on a number you trust.

> **GOOD TO KNOW**
>
> The more someone insists that you must not hang up, the more certain you can be that you should. A genuine caller is happy for you to call them back.

Button 2: Big feelings

The second button is a strong emotion. It can be a bad feeling or a good one:

- **Fear:** "There is a warrant for your arrest." "Your computer has a virus." "Someone is using your card right now."
- **Love and worry:** "Grandpa, I've been in an accident." "I need help, please."
- **Excitement:** "You have won a prize." "This investment doubled in a month."
- **Loneliness and affection:** a kind new friend online who seems to understand you completely.
- **Guilt or duty:** "You owe unpaid taxes." "You didn't pay this toll."

A strong feeling, like hurry, switches off careful thinking. Scammers deliberately turn the emotion up as high as they can. If you notice your heart racing, your hands shaking or a lump in your throat during a call, take that as a signal. It does not mean the caller is lying. But it does mean you should slow down and check.

Button 3: Secrecy

Scams fall apart the moment another person hears about them. Your daughter would say, "Mum, that's not how the bank works." Your bank teller would say, "Why do you need $9,000 in cash today?" So scammers work hard to keep you alone:

- *"Please don't tell Mum and Dad, they'll be so angry."*

- *"This is a confidential investigation. Do not discuss it with bank staff, they may be involved."*
- *"If the bank asks, tell them the money is for a family holiday."*
- *"Our relationship is special. Your children wouldn't understand."*

Anyone who tells you to lie to your bank, or to keep a money matter secret from your family, is a scammer. There are no exceptions to this rule.

Button 4: Odd payment

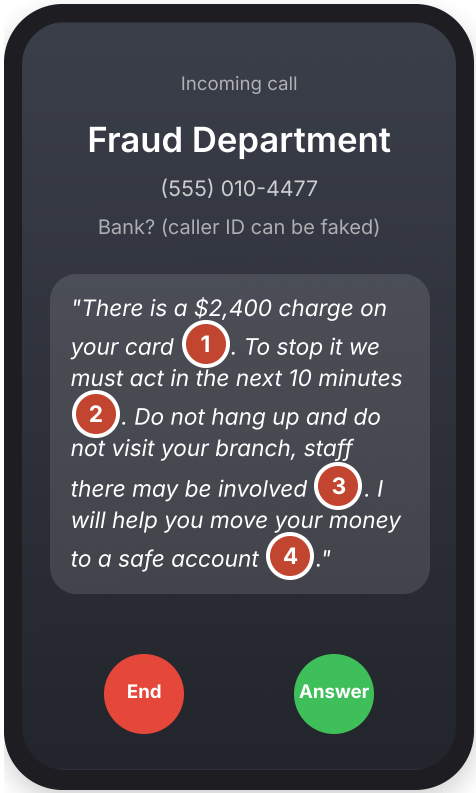
Finally, the scam needs money to move in a way that cannot be reversed and cannot be traced. That is why scammers ask for unusual payment methods:

- Gift cards (store cards, game cards, shopping cards), with the numbers read out over the phone
- Wire transfers or bank transfers to a "safe account"
- Cryptocurrency such as Bitcoin, often through a machine in a shop or petrol station
- Cash handed to a courier, or posted in a parcel
- Payment apps that send money instantly to another person
- Buying gold bars or coins for someone to "keep safe"

We will look at each of these in Chapter 11. For now, remember: **no real government office, bank, utility company or tech company ever asks to be paid in gift cards or cryptocurrency.** The moment you hear "gift card," you have found a scam.

Putting it together

Look at almost any scam story and you will find these buttons stacked on top of each other. Here is a short example.



One call, all four buttons

RED FLAGS

1. Fear: someone is stealing your money.
2. Hurry: a 10-minute deadline.
3. Secrecy: keeps you away from real bank staff.
4. Odd payment: a "safe account" is always the scammer's account.

Every detail in the call might sound professional. The caller may know your name, your address and the last four digits of your card. The number on your screen may even match your bank's. None of that matters, because the four buttons give it away. A real fraud team will never tell you to move your money to protect it.

> **TRY THIS**
>
> *Say this sentence out loud three times, so it is ready when you need it: "Thank you, I'll call my bank back on the number on my card." Then hang up. You do not need to explain, argue or be polite for any longer than that.*

The "pause" habit

The four buttons all work by rushing you. So the cure is simple: a pause. Whenever money, passwords or personal details come up, give yourself permission to stop. Put the phone down. Close the email. Say "Let me think about it" to the person at the door. Make a cup of tea. Call someone you trust.

A pause costs a real business nothing. It costs a scammer everything. In the chapters that follow we will practise using the pause in every kind of situation.

CHAPTER 3

Phone Calls: Who Is Really on the Line?

The telephone is still the scammer's favourite tool for reaching older adults. A voice on the line feels personal and urgent, and it is hard to stop and think while someone is talking. In this chapter we will look at the most common phone scams and practise exactly what to say.

First, the caller ID problem

Many people trust the name or number that appears on their phone screen. Unfortunately, it is easy for criminals to change what your screen shows. This is called *spoofing*. A call can appear to come from your bank, the police, a government office, a hospital or even a local number that looks like your neighbour's.

> Caller ID tells you what the caller *wants* you to see. It does not prove who is calling.

This is why the "call back" habit is so powerful. When you hang up and dial the number from your bank card yourself, your call goes to the real bank. The scammer cannot intercept a call that you dial.

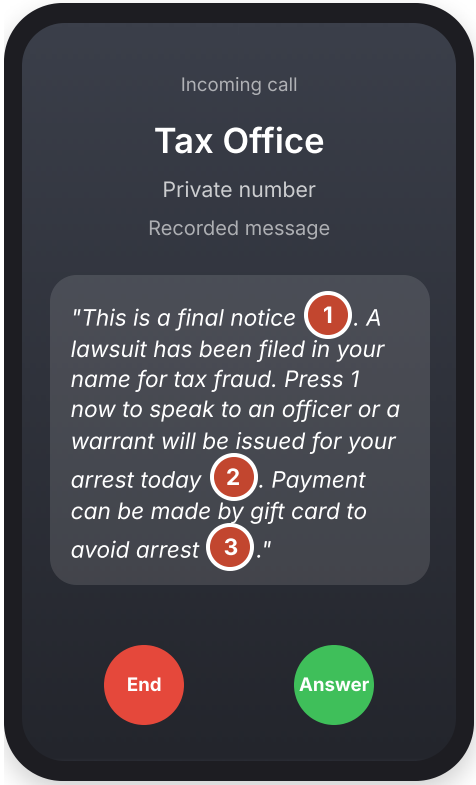
> **GOOD TO KNOW**
>
> After hanging up on a suspicious call, wait a minute before dialling out, or use a different phone such as a mobile instead of the landline. On some older landline systems, a call is not fully disconnected straight away, so a scammer could stay on the line and pretend to be the bank when you dial. Hearing a normal dial tone before you dial is a good sign.

Scam 1: The government impostor

The caller says they are from a tax office, a pension or benefits agency, a health insurance programme, immigration, or the police. In the United States they often claim to be from the IRS, Social Security or Medicare. In the UK, HMRC. In Canada, the CRA. In Australia, the ATO. The story is usually one of these:

- You owe unpaid tax and will be arrested today unless you pay.
- Your identity number has been "suspended" because of criminal activity.

- Your benefits or pension will stop unless you "verify" your details.
- You are owed a refund, and they need your bank details to send it.



A typical government impostor robocall

RED FLAGS

1. Government offices send letters first. They do not cold-call with "final notices."
2. Threat of arrest today is pure fear and hurry.
3. No government accepts gift cards. Ever.

SCAMMER SAYS

- "Pay now or be arrested"
- "Stay on the line"
- "Pay by gift card, crypto or wire"
- "Your number is suspended"

REAL AGENCY DOES

- Sends a letter by post first
- Gives you time and a right to appeal
- Takes payment through official channels
- Never threatens instant arrest by phone

Scam 2: "This is your bank's fraud team"

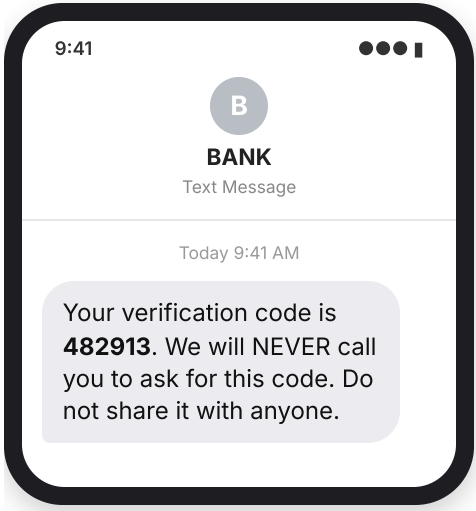
This is one of the most costly scams today. A calm, professional caller says there is suspicious activity on your account. They may already know your name, your bank, your address and part of your card number (often from data stolen in old company leaks). Then they ask you to do one of these things:

- Read out a code that has just been sent to your phone by text
- Confirm your full card number, PIN or online banking password
- Move your savings to a "safe account" while they investigate
- Install an app so they can "help" you on your phone or computer
- Hand your card to a courier who will come to your door

BE CAREFUL

A real bank will never ask you to read out a one-time code, tell them your PIN or full password, move money to a "safe account," or hand your card to a courier. If a caller asks for any of these, it is a scam, even if the number on your screen is your bank's real number.

Those one-time codes deserve special attention. When you log in to your bank or make a payment, the bank sometimes sends a short code to your phone, such as 482 913. That code is like the key to your front door. The text message usually even says "Never share this code with anyone, including bank staff." Scammers ask for it because, with it, they can log in as you or approve a payment.



A real one-time code. It is for you alone.

THE RULE

1. If someone on the phone asks you to read this code out, hang up immediately.

Scam 3: The utility shut-off

"This is your electricity company. Your power will be disconnected in 45 minutes because of a missed payment." This one is especially frightening in very hot or very cold weather, which is exactly when it is used. Utility companies send several written notices before disconnecting anyone, and they do not demand gift cards or cryptocurrency. Hang up and call the number on your printed bill.

Scam 4: The robocall with "press 1"

An automated voice says something about your car warranty, your credit card interest rate, a parcel, an order you didn't make or a problem with your account, and then: "Press 1 to speak to an agent" or "Press 9 to be removed from our list."

Don't press anything. Pressing any key tells the computer that your number is real and answered by a person, which can lead to more calls. Just hang up.

Scam 5: "Can you hear me?"

Some calls start with a friendly voice asking a simple question: "Hello, can you hear me?" or "Is this the homeowner?" There are worries that a recorded "yes" could be misused, but more importantly, these calls exist to check that a real person answers. It is fine to simply say "Who is calling?" or stay silent and hang up.

What to say: your phone scripts

Many people stay on the line because they don't know how to end the call politely. Here are some sentences that work every time. You never need to give a reason, argue or prove anything.

To any caller about money or accounts: "I'll call you back on the number I have. Goodbye."

To a caller who says don't hang up: "I don't make decisions on the phone. Goodbye."

To a caller who asks for a code or PIN: "I never share codes. Goodbye."

To a pushy salesperson: "No, thank you. Please remove my number." (Then hang up.)

If you are unsure: "Let me talk to my family first."

TRY THIS

Write the phone numbers of your bank, your pension or benefits office and one trusted family member on a card, and keep it next to every phone in the house. When a call worries you, you will not need to search for the right number while your heart is racing.

Cutting down unwanted calls

- **Let unknown numbers go to voicemail.** Real callers leave messages. Scammers usually don't.
- **Use your phone's built-in call blocking.** Most smartphones can silence calls from numbers that are not in your contacts. Look in your phone settings under "Phone" or "Blocked numbers," or ask a family member to set it up.
- **Register with your country's do-not-call list.** In the US this is the National Do Not Call Registry; in the UK, the Telephone Preference Service. It will not stop criminals, who ignore the law, but it reduces honest sales calls, so the remaining ones stand out.
- **Ask your phone company** about free call-blocking services for landlines.

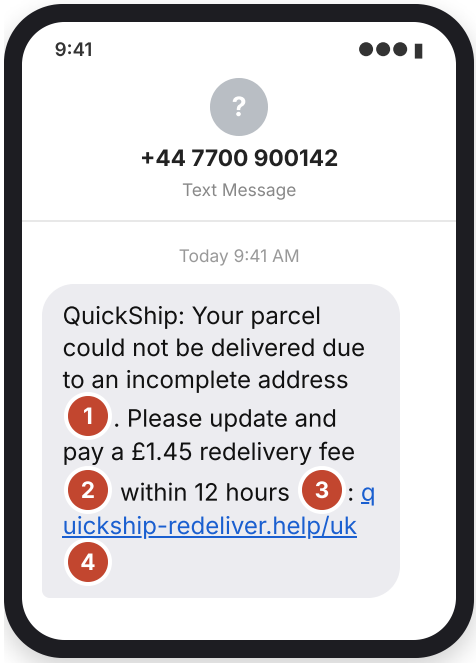
CHAPTER 4

Text Messages: Tiny Messages, Big Tricks

Scam text messages have grown enormously because they are cheap to send by the million and we tend to trust our phones. A text is short, so there is less to notice. And texts arrive among messages from family and friends, which makes us relax. Scammers call this *smishing*, a mix of SMS (text message) and phishing (fishing for your details).

The good news is that scam texts follow very clear patterns. Let's look at the most common ones, with every warning sign marked.

The parcel that never arrives



RED FLAGS

1. You may not even be expecting a parcel. They send this to everyone.
2. A tiny fee feels harmless. The real goal is your card details.
3. Hurry button.
4. The link goes to a look-alike website, not the real delivery company.

Fake delivery text

This is the most common scam text of all. The small fee is the clever part. Nobody worries about £1.45 or $2. But the page asks for your full card number, expiry date and security code, plus your name and address. Within hours, the criminals use your card, or they call you pretending to be your bank's fraud team "about a suspicious payment," using the details you typed to sound convincing.