

Family pause checklist

Reviewed October 1, 2026

Use this one-page routine before anyone replies, clicks, calls back, shares a code, sends money, moves money, installs software, or scans a QR code from an unexpected request.

1. Set the pause rule

- No urgent money move without a second person.
- No one-time code, password, card number, account number, or identity number shared with an unexpected caller or message.
- No callback from a number inside an urgent message. Use a saved number, card, bill, official app, or website opened separately.

2. Pick two trusted contacts

- Contact 1:
- Contact 2:
- Backup contact:

3. Create a family safe word

- Pick a word or phrase that is easy for the family to remember and hard for outsiders to guess.
- Do not post clues about it online.
- Use it when a call or message claims someone needs urgent help.
- Still call a saved number to check the story; a familiar voice or safe word alone is not a guarantee.

4. Questions to ask out loud

- Who contacted me?
- What do they want me to do right now?
- Are they asking for money, a code, account access, or secrecy?
- Can I verify this through a path I already trusted before this message or call?
- What happens if I wait ten minutes?

5. If someone already acted

- Save screenshots, phone numbers, emails, receipts, account names, and dates.
- Contact the bank, card issuer, payment app, platform, or account provider directly.
- Report fraud attempts or losses at <https://reportfraud.ftc.gov/>
- Use identity recovery steps at <https://www.identitytheft.gov/> if identity information was shared.
- Use <https://www.ic3.gov/> for cyber-enabled losses, account takeover, online fraud, and related reports.

Olevo can be one optional second opinion for messages, screenshots, photos of notices, and typed call details. It does not replace direct verification with the real provider, agency, platform, or trusted contact.

Sources and sharing

FTC family-call guidance: <https://consumer.ftc.gov/consumer-alerts/2023/03/scammers-use-ai-enhance-their-family-emergency-schemes>

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

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