Start Here: Use These First

Companion Workbook for *Is This Message Real?* — the three tools that matter most, then the full index.

If you only have **30 minutes**, do these three things in this order.

Step	Tool	Do this
1	FRG1-01 STOP. LEAVE. CHECK. Wallet Card	Print one for every family member. Learn the three words.
2	FRG1-02 Family Verification Plan (and FRG1-03 Safe-Word Sheet)	Agree who to call, how to verify, and a safe word — in person.
3	FRG1-05 Before You Send Money Checklist	Keep it next to the device you bank with. Use it for any unusual payment.

Then, when you need them

- **Suspicious call?** FRG1-08 (exit scripts), FRG1-09 (family emergency), FRG1-10 (bank).
- **Suspicious text or email?** FRG1-06 and FRG1-07.
- **Clicked or shared something?** FRG1-13. **Sent money?** FRG1-14, then FRG1-15 and FRG1-18.

Security

Do not record passwords, PINs, one-time codes or your safe word on any worksheet. Files with personal details (FRG1-15) should be stored securely.

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Resource Index

Code	Resource	Format	Use it when…
FRG1-01	STOP. LEAVE. CHECK. Wallet Card	Printable PDF, 2-up card	Always carry
FRG1-02	Family Verification Plan	Fillable PDF + DOCX	Family meeting
FRG1-03	Family Safe-Word Setup Sheet	Fillable PDF	Family meeting
FRG1-04	Two-Channel Verification Matrix	Printable PDF	Any unexpected request
FRG1-05	Before You Send Money Checklist	Printable PDF	Before any unusual payment
FRG1-06	Text Message Decision Tree	Printable PDF	Suspicious text, link or QR code
FRG1-07	Email Verification Checklist	Fillable PDF	Invoices, alerts, shared documents
FRG1-08	Phone Call Exit Scripts	Printable PDF	Unwanted or pressuring call
FRG1-09	Family Emergency Callback Script	Printable PDF	“Family member in trouble” call
FRG1-10	Bank Fraud Call Verification Script	Printable PDF	Caller claims to be your bank
FRG1-11	Payment Method Red-Flag Chart	Printable PDF	Asked to pay in an unusual way
FRG1-12	Investment Offer Verification Checklist	Fillable PDF	Online investment offer
FRG1-13	Post-Click Decision Tree	Printable PDF	After clicking or sharing details
FRG1-14	Money-Loss Response Checklist	Printable PDF	After sending money
FRG1-15	Scam Evidence Log	Fillable PDF + DOCX	After any scam attempt
FRG1-16	One-Hour Family Scam-Proofing Agenda	Fillable PDF	Family session
FRG1-17	Two-Page Fraud Firewall Quick Guide	Printable PDF	Refrigerator / desk reference
FRG1-18	Canada / U.S. Reporting Links Sheet	Web page + PDF	Reporting a scam

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