BEFORE & AFTER THE CLICK™ · S.A.F.E.™ BEFORE YOU CLICK

Before & After the Click™

A fun way to learn simple steps that help protect you from scams and what to do if one gets through. The printed practice game: cut out the cards, read one out loud, and decide together.

How to play

1. **Cut along the dashed lines.** Put the cards face down in a pile.
2. **Turn one over and read it out loud.** It is a made-up text, email, call, flyer, or pop-up.
3. **Say "it's a scam" or "it's safe."** Real, safe messages are mixed in with the scams.
4. **Name the S.A.F.E. step that fits.** Then look at the answer on the last page and read the reason out loud.

No points, no clock, no losing. Wrong ones just show the better answer. Everything in the game is invented — the names and web addresses are fake on purpose. Nothing is written down, and the game asks for nothing about you.

The four S.A.F.E.™ words, always in this order

S
Slow down

Pressure is the trick. Nothing real expires in two minutes.

A
Ask questions

Why me? Why now? Why this way of paying?

F
Find another way to verify

Hang up. Open the app yourself. Call the number on your card.

E
Exit if you are unsure

You never have to prove it is a scam. Unsure is enough.

After the click, get R.E.S.E.T.™ — Recognize the red flag, exit the interaction, secure your accounts, ensure the evidence, tell the right people. Your first 15 minutes: stop, call your bank or card company, change any password you shared, write it down, call someone you trust.

Educational only — not legal, financial, cybersecurity, tax, or law-enforcement advice. Prepared by Lynda V. Lowe, LVLowe AI Advisors, LLC · Practical AI. Human Wisdom. · INFO@LVLoweAIAdvisors.com

Cut out these cards

1
TEXT MESSAGE

Harbor Point Shipping

Your package is on hold at the post office. Pay the $2.99 delivery fee today or it goes back to sender: harborpointshipping.example/track

2
TEXT MESSAGE

Your grandson's number

Hi Grandma, it's me. I'm stuck at the mechanic and my phone is dying. Can you send $500 in gift cards? Please don't tell Mom yet.

3
POP-UP ON SCREEN

"Computer Security Alert"

WARNING! Your computer is infected. Do not turn it off. Call Tech Support now at the number below.

4
SIGN OR FLYER

Sticker on a parking meter

Pay faster! Scan this QR code to pay for parking.

5
WEBSITE

Holiday deal ad: snowpeakdeals.example

Name-brand winter coats, 80% off! Today only. We accept gift cards, wire transfers, and payment apps.

6
PHONE CALL

"Refund Recovery Agents"

We know you lost money to a scam. For a small fee we can get all of it back for you this week.

Cut out these cards

7
PHONE CALL

"National Prize Center"

Congratulations, you have won $2.5 million and a new car! To release your prize, pay the $400 insurance and taxes today by wire or gift card.

8
SIGN OR FLYER

A flyer on your door

FREE home security inspection! Our representative is in your neighborhood today only. Just sign this form with your date of birth and bank details to book.

9
TEXT MESSAGE

Dr. Alvarez's office

Reminder: your appointment is Thursday at 2:00. Reply C to confirm or R to reschedule. No payment needed.

10
EMAIL

Northbrook Bank

Your monthly statement is ready. Sign in the way you always do, or call the number on your card if anything looks wrong.

11
EMAIL

Willow Lane Public Library

Good news — the book you placed on hold is ready. It will be kept at the front desk until Saturday. Your library card number is not needed by email.

12
PHONE CALL

The church office

Just a reminder that the potluck supper is Friday at six. Bring a dish if you can. We hope to see you there!

Answers, and the step that fits

CARD	FROM	ANSWER	STEP	WHY
1	Harbor Point Shipping	SCAM	F	A tiny fee is a way to get your card number, and the link is not one you asked for.
2	Your grandson's number	SCAM	A	Why gift cards?
3	"Computer Security Alert"	SCAM	E	Real warnings never ask you to call a number on the screen.
4	Sticker on a parking meter	SCAM	F	A sticker can be placed on top of the real code.
5	Holiday deal ad: snowpeakdeals.example	SCAM	A	Why this way of paying?
6	"Refund Recovery Agents"	SCAM	E	Anyone who charges to recover your money is likely a scammer.
7	"National Prize Center"	SCAM	A	Why me?
8	A flyer on your door	SCAM	E	No real inspection needs your bank details.
9	Dr. Alvarez's office	SAFE	S	This one asks for nothing — no money, no link, no personal details.
10	Northbrook Bank	SAFE	F	No link to click and nothing asked for.
11	Willow Lane Public Library	SAFE	S	Nothing to click, nothing to pay, no hurry.
12	The church office	SAFE	S	No money, no link, no secret, no rush.

Step key: S Slow down · A Ask questions · F Find another way to verify · E Exit if you are unsure

Free help comes first

- **Report a scam or fraud** — ReportFraud.ftc.gov, 1-877-382-4357
- **Report identity theft and get a recovery plan** — IdentityTheft.gov, 1-877-438-4338

Anyone who charges to recover your money is likely a scammer. Recovery is never guaranteed. Numbers checked November 11, 2026.

This is practice only. It is not legal or financial advice, and it does not describe your rights with your bank or card company.