THE 30 GRANDMA MOVES

The actual quick-reference moves from Teach Your Grandma to Spot a Scam.

1 Fake caller ID: Hang up. Call the official number yourself.

2 “Do not hang up.”: Hang up specifically because they said not to.

3 Five-minute deadline: Use the Ten-Minute Rule. Their urgency makes you slower.

4 “Move your money to protect it.”: Move nothing. Call your real bank yourself.

5 “Call this other number to verify me.”: Reject their number. Find your own.

6 Private-looking facts: Treat knowledge as context, not proof of identity.

7 “Keep this confidential.”: Tell someone you trust. Secrecy is the smoke alarm.

8 Family emergency: Use the family password, hang up, and call family through a known number.

9 Familiar cloned voice: Do not test the voice. Test identity through another channel.

10 Convincing video call: For high-stakes action, use another form of verification.

11 Official-looking link: Open your normal app or known official site.

12 QR code: Treat it as a link. Use the normal app or official website you trust.

13 “Read me the six-digit code.”: Keep the code. It is a key.

14 “Approve this login.”: Deny any login or approval you did not initiate.

15 Unexpected remote access: No unexpected stranger gets control of your computer.

16 Fake tech warning: Do not call the number in the pop-up. Close it.

17 Gift-card payment: Stop. Gift cards are for gifts, not urgent payments.

18 Crypto ATM instruction: Walk away. Call your bank or a trusted person.

19 Cash or gold courier: Keep valuables and close the door.

20 Changed wire instructions: Confirm verbally using an old, known number.

21 Real email thread: Verify the action, not merely the sender.

22 Investment dashboard: Verify who holds the assets and whether withdrawals work.

23 Small crypto withdrawal: A small win does not prove a large deposit is safe.

24 “Risk-free” return: Ask where money can lose. If nobody can explain, stop.

25 Romance before a money ask: Separate emotional trust from financial permission.

26 Real legal or court fact: The fact may be real; the request may still be fake.

27 “Do not tell the bank teller.”: Tell the teller exactly what you were told to hide.

28 Recovery expert: Never pay an unsolicited rescuer.

29 Embarrassment after money moved: Call the bank first. Feel embarrassed later.

30 Overwhelming complexity: Ask, “What do they want me to do next?”