
RESOURCE 03 | DON'T CLICK YET COMPANION RESOURCE**Family Verification Phrase Worksheet**

Companion resource for Don't Click Yet. Referenced on page 114.

Purpose: Create simple family verification phrases to slow down impersonation and emergency scams.

Storage reminder: If you complete this worksheet with sensitive information, store the finished copy somewhere safe.

A family verification phrase gives your household a simple way to pause and confirm unusual messages, calls, or money requests. It is not meant to replace common sense, emergency services, or direct communication. It is a practical tool for moments when someone claims to be a loved one but something feels unusual.

Use this worksheet with the people who may need to verify one another: parents, adult children, grandparents, spouses, siblings, close friends, caregivers, or trusted neighbors.

The phrase should be easy for trusted people to remember and hard for outsiders to guess.

Why This Matters

Scammers often pretend to be someone familiar. They may claim to be a child, grandchild, spouse, sibling, friend, or trusted contact. The message may say there has been an accident, a lost phone, a legal problem, a travel emergency, a medical issue, or an urgent financial need.

The scammer may also say:

- "Please do not call."
- "Do not tell Mom."
- "I am embarrassed."
- "There is no time."
- "I am using someone else's phone."
- "Please send money now."
- "I will explain later."
- "I just need help this one time."

The purpose of the verification phrase is to interrupt that pressure.

If the person is real, they should understand why you are asking. If the person avoids the question, pressures harder, changes the subject, or becomes angry, that is a warning sign.

Choosing the Phrase

A good verification phrase should not be based on information that is public, searchable, or easy to guess.

Avoid using:

- Pet names
- Birthdays
- Street names
- School names
- Sports teams
- Favorite colors
- Family last names
- Names of children or grandchildren

- Vacation locations posted on social media
- Information visible in public family photos or captions

A better phrase may come from a private family joke, a harmless invented phrase, a funny sentence, or a memory that is meaningful only to the family but not publicly documented.

The phrase should be:

- Easy to remember
- Not embarrassing to say
- Not posted online
- Not tied to obvious personal facts
- Shared only with trusted people
- Reviewed occasionally

Our Family Verification Phrase

Write the phrase here only if this worksheet will be stored safely. If this printed page may be left in an obvious place, write a reminder instead of the full phrase.

Full phrase or safe reminder:

Date chosen:

People who know the phrase:

1.

2.

3.

4.

5.

When We Will Use It

We agree to use the verification phrase when a message, call, email, or social media request involves urgency, secrecy, money, account access, verification codes, travel trouble, legal trouble, medical trouble, or any situation where the sender claims to be someone we know but cannot be verified normally.

We will use the phrase especially when someone says they cannot talk, asks us not to tell anyone, or wants money sent quickly.

Check the situations that apply to your household:

- A family member asks for money by text, email, social media, or unexpected call.
- Someone claims their phone is broken, lost, or unavailable.
- Someone claims to be in an accident or emergency.
- Someone asks for secrecy before money is sent.

- Someone asks for gift cards, wire transfers, cryptocurrency, payment apps, or money sent to a third party.
- Someone claims to be a lawyer, police officer, doctor, clerk, or helper speaking on behalf of a family member.
- Someone asks for a verification code.
- Someone asks for account access or passwords.
- Someone says there is no time to call anyone else.
- Something feels emotionally intense, confusing, or unusual.

Other situations where we agree to use the phrase:

How to Ask

Use a calm, simple question. You do not need to accuse the person of being fake.

Examples:

“Before I do anything, what is our family phrase?”

“I want to help, but I need to verify first. What is the phrase?”

“You know our rule. Tell me the family phrase.”

“If this is really you, you will understand why I am asking.”

If the person refuses to answer, avoids the question, or pressures you to act immediately, stop and verify another way.

What We Will Do If the Phrase Is Wrong or Missing

If the person does not know the phrase, gives the wrong answer, avoids the question, or becomes angry, we will not send money or share information.

Instead, we will:

- Call the person using a known number already saved in our contacts.
- Call another trusted family member.
- Contact the person through a different known channel.
- Wait before sending money.
- Save screenshots or messages.
- Report the suspicious message or number if appropriate.
- Warn other family members.

Trusted numbers to call:

Primary trusted contact:

Name: _____

Phone: _____

Secondary trusted contact:

Name: _____

Phone: _____

Additional trusted contact:

Name: _____

Phone: _____

Money Rule

Write your household money rule below. Keep it simple enough that everyone can remember it.

Example:

"We do not send money based only on a text, email, social media message, or unexpected call. We verify first through a trusted channel."

Our household money rule:

Code Rule

Verification codes are private. A real code can still be used in a scam if the request is fake.

Write your household code rule below.

Example:

"We do not read, text, forward, or share verification codes with anyone who contacts us unexpectedly."

Our household code rule:

Remote Access Rule

Remote access means allowing someone else to view or control a computer, phone, or tablet. This should happen only when you initiated support through a trusted person or company.

Write your household remote access rule below.

Example:

"We do not install remote access tools or allow screen control because of a pop-up, unexpected call, suspicious message, or search result."

Our household remote access rule:

No-Shame Agreement

A family safety plan works only if people feel safe asking for help.

Read this aloud and adjust it if needed:

"If someone in our family clicks a suspicious link, shares information, sends money, allows remote access, loses a device, or feels unsure, the first response will be calm help. We will not mock, shame, or blame the person who asks for help. We will focus first on limiting damage and recovering safely."

Our no-shame agreement:

Where This Worksheet Will Be Stored

This worksheet may contain sensitive information. Store it somewhere safe but findable by trusted people.

Safe storage location:

Trusted people who know where it is:

1.

2.

3.

Review Date

Review the phrase and trusted contacts occasionally, especially after a phone number changes, a family member moves, a trusted contact changes, or a new caregiver becomes involved.

Next review date:

Final Reminder

The phrase is not about suspicion inside the family. It is about protecting the family from outsiders who may pretend to be someone you love.

A real emergency can survive verification.

A scam often cannot.