hey Beacon

What to do if you've been scammed

Steps to take in the first hour, and how to recover.

Feeling shaken is normal. Acting fast matters more than feeling ready.

Let's get you back on the path to safety!



Stop contact

S

Don't reply, don't call back, don't send anything else.

Take screenshots

T

Messages, emails, phone numbers, links. You'll need it to report.

Original numbers only

O

Sent money? Call your bank on a number you look up yourself. Never one you were given.

Protect your accounts

P

Lock down your passwords before you do anything else.

Here's how.

Lock down your accounts

1. **Reset your main passwords first, starting with email and iCloud or Google. These unlock everything else.**
2. **Sign up for a password manager and move every account to a new, unique password. No screenshots, no notes.**
3. **Check your recovery email and phone numbers. Sign out of all devices. Work email? Tell IT now.**
4. **Turn on two-factor authentication everywhere it's offered.**



Report it

US:

- FTC: reportfraud.ftc.gov
- Identity theft: IdentityTheft.gov
- Local police department (get a report number, your bank may ask for it)
- Internet-based scams: FBI's IC3, ic3.gov

UK:

- Action Fraud: actionfraud.police.uk or 0300 123 2040
- Your bank's fraud team, directly
- CIFAS Protective Registration, if your details may be exposed



Reduce future exposure

- Use a data removal service to scrub your details from data broker sites.
- **US:** Freeze your credit with Equifax, Experian, and TransUnion.
- **UK:** Ask your bank to add a fraud marker to your account.
- Watch your statements closely for a few weeks. Scammers often circle back.



Build your defenses

- A password manager. For everything. No exceptions.
- Turn on unknown caller screening in your phone settings.
- iPhone & Android users: turn on Stolen Device Protection.
- Keep large balances off your phone. Use a desktop or a spare device at home.
- Always hang up and call back on official numbers. Every time.

Being scammed doesn't mean you did something wrong.
Scammers are professionals, but so are you. Follow the steps and get yourself back on track.

Not sure if something's legit? **Run it through Beacon's Safety Checker first.**

