



THE SCAM HOTLINE · VOICE-CLONE SCAMS

# Stop a Scam Call in 60 Seconds

The **5 questions** that end it, and the **4 phrases** that give it away. A stranger needs twenty seconds of audio to sound like someone you love. These questions stop it. Say them out loud, on the call, while it's happening. **Agree on the answers tonight**, so nobody has to think them up at 6:40 in the morning.

## THE FIVE QUESTIONS

### 01 THE SECRET “What's our word?”

A cloned voice copies how someone *sounds*. It can't know a word your family picked at a kitchen table. Never a birthday, a pet, a school or a hometown. Those are all online.

### 02 THE HISTORY “What did we talk about last time?”

A clone has the voice. It doesn't have the relationship. Listen for vagueness — “*I don't remember, I'm too upset*” is also an answer.

### 03 THE WITNESS “Who's there with you? What's their full name?”

Real emergencies have real people in them. Ask for the spelling, then watch whether you get hurried past the question.

### 04 THE PLACE “Where are you, exactly? I'll come.”

Look the hospital or the station up **yourself**, never from the number you were just given. And mean it. A scam can't let you show up.

### 05 THE TIME “Can I call you right back in five minutes?”

It isn't the answer that matters, it's the reaction. A real emergency survives five minutes. Every scam depends on not giving you five.

## THE RULE UNDERNEATH ALL FIVE

**Hang up and call back on the number you already have.** Never the number you were just given. Nothing gets past this. Not a cloned voice, not a spoofed caller ID, not a face on a video call. Can't reach them? Call someone who would know: their partner, their roommate, their office. If someone in your family is really in trouble, somebody else already knows.

## THE 4 PHRASES THAT GIVE IT AWAY

- ✗ **“Don't tell Dad.” “Don't tell anyone yet.”**  
Every version of this needs you alone. A real emergency wants more people involved, not fewer.
- ✗ **“Stay on the phone with me.”**  
You're being kept from checking. Hanging up is always allowed.
- ✗ **“It has to be today.” “Before two o'clock.”**  
The deadline isn't when the money is needed. It's when you stop thinking.
- ✗ **“Can you get gift cards?” “Do you have Zelle?”**  
Gift cards, wires, crypto and payment apps weren't chosen for convenience. Nobody can reverse them.

**Always true:** no court, jail, hospital or police department will phone you and ask for money. Not bail, not bond, not fines. Not ever.

**Secret. History. Witness. Place. Time.** A real emergency survives all five. A scam survives none.

## WHAT TO DO NEXT

### Four free things you can do tonight.



#### Check a message now

Paste any text, email or call. A second opinion in seconds.

[thescamhotline.com/detector](https://thescamhotline.com/detector)



#### Hear a cloned voice

Record 20 seconds.

Hear the exact call your family could get.

[thescamhotline.com/clone](https://thescamhotline.com/clone)



#### Talk to Sally, any hour

Suspicious call, text or money request? Call or text. Free, no judgment.

**321-NO-SCAMS**  
**(321) 667-2267**



#### Read the book

*Fooled*: inside the world of scams, and how to fight back.

[thescamhotline.com/book](https://thescamhotline.com/book)

**Share it.** Text this to the people you'd wire money for. The scammer already has their number.