

Before the first message arrives

# THE TALK THAT CAN'T WAIT

Protecting your child from  
sextortion.

# A note from JB.

**READING THIS IN A CRISIS?**

Skip to **page 9**. If there is any sign your child might hurt themselves, call or text **988** before you do anything else, and stay in the room. Come back to the rest later.

This booklet is meant to be read on an ordinary evening, before anything has gone wrong. It is short, and it is direct. The conversation it asks you to have with your child is uncomfortable. It is far easier than the one that comes after a crisis nobody saw coming.

I wrote a book about the year I spent not telling anyone I had been scammed. Adults stay quiet out of embarrassment. Teenagers stay quiet out of something much heavier, and the people running sextortion know it. Their whole method depends on your child believing that telling you would make things worse.

You can take that belief apart before it ever gets used. That's what this booklet is for.

Read it once. Keep it where you can find it. Hand it to the other adults in your child's life.

*The most protective thing you can do is start the conversation this week.*

**JB Bouck**

Founder, The Scam Hotline · Author of *Fooled*

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# What it is, and who it targets.

Sextortion is blackmail. Someone gets a sexual image of a child, or makes a fake one, and threatens to send it to the child's friends, family and school unless the child pays money or sends more images.

It happens in every kind of community, to kids who are smart, careful and loved. The people doing it are often organized groups, many operating overseas, working from scripts that are built around how teenagers think. They message many kids at once. The FBI says the financial version mostly targets **boys between 14 and 17**, though girls and younger children are targeted too.

It is not only strangers. In Thorn's 2025 research, one in three victims knew the person who sextorted them in real life: a boyfriend or girlfriend, someone from school, a family acquaintance.

## The numbers worth knowing

**1 in 5**

teens surveyed said they had experienced sextortion.

THORN, 2025

**1 in 6**

victims were 12 or younger the first time it happened to them.

THORN, 2025

**~100**

reports of financial sextortion reached NCMEC every day in 2024.

NCMEC, 2024

**1.4M**

reports of online enticement, the category that includes sextortion, in 2025. Up 156% in a year.

NCMEC, 2025

## AI has changed who can be targeted

A child no longer has to send anything. An ordinary, fully clothed photo from a social media profile can be turned into a fake explicit image. The threat works the same way, and the shame feels just as real. In 2025, NCMEC received more than **1.5 million** reports connected to generative AI and child exploitation.

That is why this talk is for every child with a phone, not only the ones you think might send a photo.

# How it works.

Financial sextortion follows the same five steps almost every time. Once your child can name the steps, they can spot them while it is happening.

## 1 The hook

A stranger messages your child on Instagram, Snapchat, or a gaming platform. The profile looks like an attractive teenager. It is often an adult using stolen photos.

## 2 The build

Compliments, flirting, shared interests. The other person may send an intimate image first, to make it feel mutual. In financial sextortion this part can take minutes.

## 3 The trap

Your child sends an image or joins a video call, and it is captured. Sometimes there is no real image at all, only a fake made from an ordinary photo.

## 4 The threat

The tone flips. The person sends screenshots of your child's followers or friends list. "Pay, or everyone sees this." The demand is usually money by payment app, gift card or crypto, and it comes fast.

## 5 The spiral

If your child pays, the demands grow. If they don't, the threats get louder. Panic and shame take over, and this is the most dangerous point. It is also the point where a conversation you had weeks earlier does its work.

### THE THING TO REMEMBER

*Paying almost never ends it. The blackmailer has no reason to stop once they know a child will pay.*

# It doesn't always look the same.

Sextortion takes four common forms. The steps on page 9 work for all of them.

## FINANCIAL

### **Demands money.**

Most often aimed at teenage boys. Moves the fastest, sometimes within an hour. The form parents are most likely to run into, and the one this booklet focuses on.

## EXPLOITATIVE

### **Demands more images.**

More often aimed at girls. Builds over weeks and usually starts with grooming: attention, secrets, a relationship that feels special.

## RELATIONAL

### **Uses a past relationship.**

Images shared in trust are used as leverage after a breakup. This is the form where the person is most likely someone your child knows.

## COERCIVE

### **Demands self-harm or cruelty.**

A newer pattern, reported on Discord and in gaming communities, where the goal is control rather than money. If you see any sign of this, treat it as an emergency and report it.

## Where it starts

Anywhere a stranger can send a message: social apps, direct messages, group chats, multiplayer games and the chat apps that go with them. Often the first contact is on one app, and the person quickly asks to move to another one. **That request to switch apps is one of the clearest early warning signs**, and it's worth telling your child so.

# Why kids don't tell you.

Every parent's first question is "why didn't they just come to me?" There are five reasons, and the blackmailer is counting on every one of them.

## 1 Shame

Admitting to something sexual feels unbearable at that age. Boys especially feel they are supposed to handle it alone.

## 2 Fear of punishment

Kids expect to lose their phone, their freedom and your respect. The blackmailer says it out loud: "You'll be in trouble for this."

## 3 Believing their life is over

They are told the image will reach everyone they know. When your social world lives on a phone, that feels like the end of it.

## 4 Being told not to tell

"Tell your parents and I post everything." One sentence that cuts the child off from the one person who can help.

## 5 Speed

It moves so fast that there is no time to think. Panic makes the decisions.

## What your child needs to hear, before anything happens

"Tell me if anything happens" isn't enough. By the time something happens, the blackmailer has already told them not to. What works is a promise, said out loud, early, and more than once:

***"If anything ever happens online that scares you, even if you did something you think was wrong, you come to me. No punishment. No judgment. We fix it together."***

Say it on an ordinary Tuesday. Say it again next month. Kids remember the sentences their parents repeat.

# The talk.

There is no perfect moment, only a less awkward one. Cover these six things over a week or two, in whatever order fits. A car ride works better than a sit-down.

## 1 Bring it up casually

*“I read something about kids getting blackmailed online. Have you heard about that?”*

## 2 Make it about the criminal

*“There are people whose whole job is tricking teenagers into sending photos and then blackmailing them. They're good at it. They go after smart kids.”*

## 3 Make the promise

*“If anything ever happens online that scares you, even if you think you messed up, you come to me. You won't be in trouble. We'll fix it.”*

## 4 Walk through the steps

*“Someone who seems your age starts talking to you. They flirt. They might send a picture first. The second you send one back, they threaten to send it to everyone you know unless you pay.”*

## 5 Teach the five-second rule

The next page is the rule. It's short enough to remember in a panic.

## 6 Take the shame out of it in advance

*“They pick kids with a lot to lose, because those kids are the most scared to tell. If it ever happens to you, it's not because you're dumb. It's because they're professionals.”*

### INSTEAD OF

*“You should never send pictures like that to anyone!”*

### TRY

*“If anyone ever makes you feel scared or trapped online, no matter what happened, you come to me. That's a promise.”*

## Three ways to start.

Pick the one that sounds like you. The right opening line is the one you actually say.

### The news opener

*“I just read something scary about kids being blackmailed online. Do you know what sextortion is?”*

You come across as curious, not as an investigator.

### The trust opener

*“I’m not checking up on you. I trust you. I just want you to know that if anything ever feels wrong, I’m your first call, not your last.”*

It gives your child a way out before they need one.

### The respect opener

*“I know you’re smart about this stuff. Can I tell you about something that’s going around right now? I want you to know how it works before anyone tries it on you.”*

Starting with “you’re smart” brings out pride instead of defensiveness. Asking permission gives a teenager the thing they want most, which is some control.

#### THE FIVE-SECOND RULE

5 4 3 2 1

**“Would I be okay if every person I know saw this?”**

If the answer is no, even a small no, the photo doesn't get sent. No person and no relationship is worth more than that pause.

# Six steps, in order.

## FIRST, BEFORE ANYTHING ELSE

Check on your child, not the phone. If they say anything about hurting themselves, or you're worried they might, **call or text 988** now and stay with them. Everything below can wait a few minutes. They can't.

### 1 Stay calm

How you react in the first minute decides whether your child keeps talking to you. Say this before you do anything else:

*"I'm so glad you told me. This is not your fault. We're going to fix this together, right now."*

### 2 Stop all contact

Don't reply. **Don't pay.** Don't send anything else. Paying almost never ends it.

### 3 Save the evidence, but not the image

Screenshot the profile, username, messages, phone numbers and any payment requests. **Do not screenshot, save or forward the explicit image itself.** Then block the account, but **don't delete your child's account or the conversation**; investigators may need it.

### 4 Report it

**NCMEC CyberTipline** at [CyberTipline.org](https://CyberTipline.org) or 1-800-843-5678, and the **FBI** at [tips.fbi.gov](https://tips.fbi.gov) or 1-800-CALL-FBI. Report the account on the platform where it happened. Call local police too.

### 5 Get the images taken down

**Take It Down** ([TakeItDown.NCMEC.org](https://TakeItDown.NCMEC.org)) is free, from NCMEC, for images taken of someone under 18. Platforms that take part use it to find and remove the image, and the image itself never leaves your device. For adults, the FBI points to **StopNCII.org**.

### 6 If money was sent

Call the payment app, card issuer or bank right away and report it as fraud. If any bank or account information was shared, change passwords and ask the bank about alerts.

## What to tell your child tonight.

Your child will be convinced they're in trouble, and that the image is about to reach everyone. Both beliefs need an answer tonight.

### ABOUT TROUBLE

*"You're not in trouble. The person who did this is. The FBI and the people at NCMEC deal with this every day, and reporting it helps stop them from doing it to other kids."*

### ABOUT THE THREAT

*"We've stopped answering, and we've reported it. There are people whose job is getting these images taken down, and we're using them."*

### ABOUT TONIGHT

*"You don't have to do anything else tonight. I've got it from here. I'm staying close."*

### INSTEAD OF

*"Why would you send something like that?"*

### TRY

*"You were tricked by someone whose full-time job is tricking people. I'm angry at them, not at you."*

## What not to do

- ✗ Don't pay, and don't negotiate. It tells them your child will pay.
- ✗ Don't confront the blackmailer or pretend to be your child.
- ✗ Don't save, screenshot, or forward the explicit image, even as evidence.
- ✗ Don't delete your child's account or the conversation.
- ✗ Don't take the phone away as punishment. It teaches them telling you was a mistake.
- ✗ Don't pay anyone who contacts you offering to "remove the images" for a fee. That is a second scam aimed at families who were just hit. The real removal services are free.

# Helping your child recover.

The blackmail can be over in hours. The fear and shame can last much longer. Everything you say in the weeks after should come back to one point: your child was targeted by a professional. It wasn't a character flaw.

***“You're not stupid. You were targeted by someone whose whole job is going after kids exactly like you.”***

## 1 Keep saying it

Separate the person from the mistake, out loud, more than once. Kids believe what their parents repeat.

## 2 Keep them close, and watch

In Thorn's 2025 research, **1 in 7** young people who were sextorted hurt themselves afterward. For LGBTQ+ young people it was 28%. That is a reason to stay close in the weeks after, not a reason to panic. The signs are below.

## 3 Bring in a professional

A counselor or therapist who works with teenagers and trauma can help with what your child may not want to say to you. Your pediatrician can refer you.

## 4 Don't punish

Taking the phone away tells your child they were right to be afraid of telling you. Talk about safer settings together instead.

### IF YOU SEE ANY OF THESE, CALL OR TEXT 988 AND STAY WITH YOUR CHILD

- |                                                              |                                                               |
|--------------------------------------------------------------|---------------------------------------------------------------|
| <input type="checkbox"/> Pulling away from family or friends | <input type="checkbox"/> Talk of hopelessness, even as a joke |
| <input type="checkbox"/> Big changes in sleep                | <input type="checkbox"/> Losing interest in things they loved |
| <input type="checkbox"/> Panic or secrecy around the phone   | <input type="checkbox"/> Unusual questions about death        |
| <input type="checkbox"/> Sudden mood crashes                 | <input type="checkbox"/> Giving belongings away               |

The **988 Suicide & Crisis Lifeline** is free and confidential, 24 hours a day, by call or text. You can also text **HOME** to 741741.

# The first sixty seconds.

If you keep only one page, keep this one. Print it, or save a photo of it on your phone. It's for the moment your child says, "I need help."

Say all of it, in this order.

01 *"I'm so glad you told me."*

02 *"This is not your fault."*

03 *"Telling me was the bravest thing you could have done."*

04 *"We're going to fix this together, right now."*

**Then:** Check on them first → Stop contact, don't pay → Screenshot the messages, not the image → Block, don't delete → Report → Take It Down

**988**

Call or text, 24/7

**CyberTipline.org**

1-800-843-5678

**tips.fbi.gov**

1-800-CALL-FBI

Why these four sentences: "Glad you told me" rewards telling you. "Not your fault" answers the shame. "Bravest thing" turns coming to you into strength. "Right now" tells them you're acting, not judging.

# Where to get help.

You don't have to handle this alone. These are free.

## Crisis and reporting

|                                                |                                                                               |
|------------------------------------------------|-------------------------------------------------------------------------------|
| <b>988 Lifeline</b><br>call or text 988        | Suicide & Crisis Lifeline. Free, confidential, 24/7. 988lifeline.org          |
| <b>Crisis Text Line</b><br>text HOME to 741741 | Free, 24/7, by text.                                                          |
| <b>NCMEC CyberTipline</b><br>1-800-843-5678    | Report sextortion of anyone under 18. CyberTipline.org                        |
| <b>Take It Down</b><br>TakeItDown.NCMEC.org    | Free image removal for images taken under 18. The image stays on your device. |
| <b>FBI</b><br>1-800-CALL-FBI                   | Report online at tips.fbi.gov.                                                |
| <b>StopNCII</b><br>StopNCII.org                | Image removal for adults.                                                     |

## For the talk

|                                               |                                                             |
|-----------------------------------------------|-------------------------------------------------------------|
| <b>Thorn for Parents</b><br>parents.thorn.org | Conversation guides for digital safety.                     |
| <b>NoFiltr</b><br>nofiltr.com                 | From Thorn, written for teens themselves.                   |
| <b>Know2Protect</b><br>know2protect.gov       | The Department of Homeland Security's prevention resources. |
| <b>NCMEC</b><br>MissingKids.org               | Sextortion resources for families and teens.                |

### The Scam Hotline

Sally, our AI scam guide, is in the chat on **TheScamHotline.com**, any hour. She'll tell you she's an AI, and she'll never ask for passwords, codes, or account numbers. If your child is in danger right now, don't start with Sally. Call 988 or 911, then use the steps on page 9.

Free tools for the rest of the family, including the Scam Detector and a safe-word plan, are at **TheScamHotline.com/tools**.

This guide is educational information, not legal, medical, or mental-health advice. If a child is in immediate danger, call 911. Statistics: Thorn, *Sexual Extortion & Young People* (June 2025); NCMEC, *2024 in Numbers* and first look at 2025 CyberTipline data; FBI sextortion guidance. Contact details checked September 2026; confirm at each organization's own website. · The Scam Hotline · 321-NO-SCAMS · TheScamHotline.com · Lugap Consulting LLC d/b/a One Buck Capital · 312 W. Northwest Hwy, Ste. 128, Grapevine, TX 76051 · © 2026 The Scam Hotline

# You've covered one threat. There are four more in your house.

This guide was about one conversation with your kids. It's the most urgent one. It isn't the only one.

## 1 The call that sounds like family

AI can copy a voice from a few seconds of video. A crying grandchild, a panicked spouse, a request for money right now. The safe word and the call-back rule stop it.

## 2 The five safeguards

A safe word, a pause rule, a no-secrets rule, bank alerts, and credit freezes for everyone in the house, including your kids.

## 3 What to say to everyone else

The words for a younger child, a teenager, your spouse, a grandparent, and the school.

## 4 Every phone in the house

The settings that matter on the apps and games your kids actually use, by age.

## The Family Protection Playbook

Four short books that cover the rest, plus **For Your Teen** (written to them, not to you), **the Family Protection Plan** (one page with your safe word, your call-back numbers, and who to call), and a twenty-minute family meeting guide to set it all up in one weekend.

This guide and **The First 72 Hours** are included, and stay free either way.

[TheScamHotline.com/first](https://TheScamHotline.com/first)

You may never stop every scam. You can build a family that is harder to fool, faster to respond, and ready to protect one another.