Pressure Pattern Decoder

Look past the story. Several stacked elements are enough to trigger a pause.

ELEMENT	QUESTIONS TO ASK	NOTES
Unexpected entry	Did the person initiate this contact? Which channel did they choose?	
Borrowed credibility	Whose name, authority, voice, brand, document, or personal detail is being borrowed?	
Emotional acceleration	What feeling is being intensified: fear, hope, urgency, affection, shame, relief?	
Isolation	Am I being kept on the line, told to keep a secret, or discouraged from asking anyone else?	
Unusual action	What is being asked to move: money, codes, documents, settings, software, or access?	
Escalation	Did a first step create pressure for another payment, code, fee, or request?	

INTERRUPTION PRINCIPLE

You do not need the scam's name. End the original contact, create time, use a known route, and involve the trusted person.

Known Unknowns Plan

List legitimate callers who may appear as unknown numbers.

CALLER TYPE	LIKELY REASON	KNOWN CALLBACK ROUTE	IF MISSED	LAST VERIFIED
Medical office				
Pharmacy / care service				
Delivery / building / gate				
Repair / contractor				
School / insurer / local service				
Relative with new number				
Other legitimate unknown				

ROUTING SHEET, NOT A RECORDS FILE
Do not record medical details, account numbers, or identity information.

Communication Screening Checklist: 1

Essential phone, text, and email setup. Menus and availability vary.

Essential today

[ ] Post the rule: AN UNEXPECTED CONTACT IS A NOTICE, NOT A DECISION CHANNEL.
[ ] Complete the Known Unknowns Plan before silencing or blocking unknown callers.
[ ] Confirm voicemail is set up, reachable, and understandable.
[ ] Turn on available caller-ID or spam labeling that the parent wants.
[ ] Choose the least restrictive unknown-call handling that solves the actual problem.
[ ] Locate filtered-call, unknown-message, spam, junk, and voicemail folders.
[ ] Adopt the rule: no click, no reply, no attachment, no callback number from an unexpected money/account/access message.

First-week false-positive review

Review date	
Wanted calls/messages caught	
Setting adjusted	
Owner	

SCREENING SORTS
A spam label, caller ID, saved number, familiar account, or lack of a warning label is not authentication.

Communication Screening Checklist: 2

Browser, pop-up, notification, social, landline, and privacy checks.

[ ] Confirm the browser’s pop-up blocker is on.
[ ] Review website-notification permissions separately; remove unrecognized or unused sites.
[ ] Never call a phone number displayed in a security warning or pop-up.
[ ] Reach technical support through an official route found independently.
[ ] Accept social requests only from people the parent actually knows.
[ ] Review who can see posts, personal details, family information, and friend lists where available.
[ ] Treat an unexpected money, investment, romance, prize, job, or access message from a familiar account as unexpected contact.
[ ] For landlines, ask the provider what labeling, blocking, and voicemail options exist before buying any optional device.

DISTINGUISH THE ACTIONS	STATUS
• BLOCK: restricts future contact where supported. • DELETE: removes the local message or conversation. • MARK NOT SPAM: restores a false positive where available. • REPORT: may transmit content and metadata to a platform or carrier.	• ESSENTIAL TODAY • RECOMMENDED • OPTIONAL BASED ON NEED • NOT AVAILABLE • DECLINED • NOT APPLICABLE

Authentication Decision Tree

The original contact cannot verify itself.

1. End the original contact completely.
2. Choose a new route the family already knows or independently establishes.
3. Verify the person or organization through that route.
4. Verify the claimed event separately.
5. Involve the designated trusted person before any high-risk action.
6. Only then decide whether anything needs to happen.

SAME CHANNEL IS NOT INDEPENDENT

A transfer, conference call, supplied callback number, link, QR code, search phrase, or second person introduced by the contact still comes from that contact. It isn’t an independent route.

Person / organization verified?	[ ] YES [ ] NO [ ] NOT YET
Claimed event verified?	[ ] YES [ ] NO [ ] NOT YET
Trusted person involved?	[ ] YES [ ] NOT REQUIRED BY PLAN
Decision	

False Proof Checklist

Convincing is not the same as independent.

CONTACT-SUPPLIED PROPS	WHAT TO DO INSTEAD
• Caller ID or familiar number • Familiar voice or live video • Badge, case number, warrant, letter, screenshot • Accurate personal details • Logo, email, social profile, or familiar thread • Real employee, adviser, agency, charity, or firm name • Transferred call or “supervisor”	• End the original contact. • Use a route selected independently. • Verify the person or organization. • Verify the claimed event separately. • Call the trusted person before any high-risk action. • Keep money, codes, documents, settings, and access still.

NARROW RULE

A real detail may still be delivered by the wrong person. Contact-supplied proof is not independent proof.

FREEZE Decision Card

FREEZE is a family behavior, not a bank, brokerage, or credit-bureau status.

FREEZE MEANS NOTHING MOVES YET

Until the original contact ends, the person and claimed event are independently checked, and the trusted-person rule is satisfied, no value or control moves.

[ ] No money, transfers, wires, checks, payment-app transactions, cash, gold, gift cards, or cryptocurrency.
[ ] No passwords, security answers, verification codes, recovery codes, or credential changes.
[ ] No identity documents, Social Security number, selfie, signature, or account statement image.
[ ] No recipient, beneficiary, mailing address, recovery route, profile, or access change.
[ ] No software installation, screen sharing, remote control, or contact-directed support session.

LEGITIMATE LIFE CONTINUES

Planned payments, known recipients, and support sessions the parent initiated through a verified provider remain ordinary life. FREEZE targets unexpected or unverified requests.

What Stays Still Matrix

Use before anything moves. Categories matter more than the scam's story.

CATEGORY	STAYS STILL WHEN REQUEST IS UNEXPECTED / UNVERIFIED	FAMILY RULE
Money / value	Card, check, transfer, wire, app, gift card, crypto, cash, gold, brokerage move	Pause and verify
Credentials / codes	Password, security answer, one-time code, recovery code	Never disclose to unexpected contact
Identity	SSN, license/passport image, statement image, selfie, signature	Use only a process the parent started through a known route
Account settings	Recipient, beneficiary, email, phone, address, password, recovery factor	No change until provider/claim verified
Device access	Software, screen share, remote control, staying on line while accounts open	End contact and use known support route

Optional household dollar threshold (additional only)	
Optional cooling-off period for nonroutine, nonemergency decisions	
Trusted person	

Pressure-Response Scripts

A short statement of your rule helps you end the conversation. It doesn't accuse the caller or reveal private family methods.

"I do not move money or share codes during unexpected contacts. I will call back through a number I already know."

"I do not make payments while someone is waiting on the line."

"I do not send test payments."

"I do not give gift-card numbers, verification codes, or identity documents to an unexpected contact."

"I do not install software or allow remote access from an unexpected contact."

"I will discuss this with my trusted person before I act."

"If this is real, I will reach the organization through my own route."