

THE SCAM-PROOF GUARDIAN SERIES

Written for seniors and the people who love them.

THE
**SCAM-PROOF
GUARDIAN GUIDE**

SIX-PAGE PREVIEW

Seven Scams. One Shield.

COMPLETE DEFENSE EDITION · 52 PAGES · 8 CUT-OUT CARDS

By S. Shields

The Scam-Proof Guardian Series™ · Six-page preview · The full edition is 52 pages.
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The Scale of It

Reported losses only. Most fraud is never reported, so the real totals are higher than anything on this page.



\$7.7B

Lost by Americans 60 and older to internet crime in 2025

Up 59 percent in a single year. Average loss \$38,501. More than 12,400 people lost over \$100,000 each. (FBI IC3 2025)

\$893M

Lost to scams with a confirmed AI connection

Across 22,364 complaints — the first time in 25 years the FBI counted artificial intelligence as its own category. (FBI IC3 2025)

201,266

Fraud complaints filed by people 60 and older

Complaints rose 37 percent in a year. Losses rose 59 percent. The gap is the story — each incident now costs more than it used to. (FBI IC3 2025)

WHY A WARNING IS NOT ENOUGH

A warning teaches facts. A scam attacks feelings. Someone reads a flyer, nods, and puts it in a drawer. Three weeks later a panicked voice erases every word of it in ninety seconds — not because they did not listen, but because fear moves faster than memory.

The Payment Tell

The most portable rule in the book. If your members remember nothing else, this one page pays for itself.

Gift cards. Wire transfer. Cryptocurrency. A crypto kiosk. Gold bars. Cash to a courier who comes to your door.

Every one of these is chosen for one reason: **there is no undo button.** Once the money moves, it is gone. No bank recall, no chargeback, no refund process. That is not a coincidence. That is the design.

No real company, bank, or government agency collects payment this way. Ever. Not the IRS, not Social Security, not your bank, not the police, not a court. By the time the balance updates, the recall window has already closed.

GUARDIAN MARGIN

"A real company takes a credit card. That is the whole test."



Gold bars and crypto kiosks are now standard collection methods in government-imposter cases. Both are final.

THE RULE

If you are being asked to pay with gift cards, wire, crypto, gold, or cash to a courier — stop. That payment method is the tell.

SAM'S ANTIDOTE: You do not have to identify the scam. You only have to recognize the payment. One rule, seven scams.



THE SEVEN DOORWAYS · CHAPTER TWO

Grandparent & Voice Clone

The phone rings in the dead of night. It is your grandchild, sobbing. An accident, and please do not tell Mom and Dad. Every protective instinct you have fires at once — which is exactly what the script was built to do.

Three Seconds of Audio

A grandmother received a call from her crying grandson. A second voice, claiming to be a public defender, said bail was needed in cash. She withdrew thousands and handed it to a courier who arrived that afternoon with a code word. **Her grandson had been home watching television the entire time.** The voice was built from a short clip of his voicemail greeting.

GUARDIAN MARGIN

\$5M+

claimed in 2025 to voice-clone distress scams specifically. (IC3 2025)

Three levers, always present: impersonation, a manufactured emergency, and an urgent secret payment.

RED FLAGS

- 1 You are sworn to secrecy.
- 2 A sudden crisis needs money this minute.
- 3 They will not let you hang up, and a "lawyer" or "officer" takes over.
- 4 The caller cannot pass a simple test only the real person could pass.

THE ONE RULE

Ask for the family safe word. If they cannot say it, hang up and call your grandchild on the number you already have.

SAM'S ANTIDOTE: A machine can copy your grandson's voice in three seconds. It cannot copy the word the two of you picked out at Thanksgiving.

SAY THIS, WORD FOR WORD

"I love you and I want to help. Tell me our family word."

"I am going to hang up and call you right back on your own number."

What Is in the Other 46 Pages

01	Tech Support	The pop-up, the fake invoice, the cold call
02	Grandparent & Voice Clone	Three seconds of audio is all it takes
03	Government Imposter	The badge, the warrant, the “safe account”
04	Romance & Pig Butchering	A face that was never theirs
05	Text & Smishing	A chime, a link, and a clock that never stops
06	Medicare	The scam where the victim never knows
07	AI: Stolen Face, Stolen Voice	The newest door, and the fastest growing

Eight cut-out cards

Wallet and refrigerator size. Safe word, payment tell, hang-up script, recovery steps.

Word-for-word scripts

What to say when the caller will not let go — and to someone already inside one.

The Guardian’s Most Wanted

Seven operators illustrated and named, so a face and a script arrive together.

A recovery plan

The first hour, day, and week — in order, for someone not thinking clearly.

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