



Money safety on the phone

Meet Khalil

Khalil is learning to manage his money better. He took a workshop on saving plans and opened a savings account at a bank. One day he hears his cellphone ring. It looks like the call is coming from his bank:



Khalil answers the call. He's worried there might be a problem with his account.

“Hello?” he says.

The voice on the other end says, “Hello, Green Mountain Bank Customer. I'm calling because your account is locked. If you can provide me with your name and account number, I can help you unlock your account.”

Now Khalil is really worried! He doesn't want his account to be locked. Before he can say anything, he stops to take a breath. He remembers seeing a sign at his local bank branch about phone scams. He also remembers that his bank usually contacts him through the mail, not over the phone. Is this a scam?



Let's talk about it

Khalil isn't sure if the call is really from his bank or not.

- Are there things in the story that make you think the call is from his bank?
- Are there things that make you think the call is a scam?
- What should Khalil do if he thinks the call is a scam?
- What should Khalil do if he's not sure?



If you think a phone call is a scam be careful. Don't give the person your information. Hang up the phone. Call your bank using the phone number on their website. Your bank will understand that you're trying to be careful.