POCKET CHECKLIST

10 warning signs before you invest or pay

Save it on your phone and run through it in the thirty seconds between seeing an offer and clicking.

The 10 warning signs

- ☐ They **guarantee** you a return, and a high one at that.
- ☐ They **rush** you: "today only", "limited places", "get in now".
- ☐ They show you **screenshots of profits** from other people.
- ☐ It is promoted by influencers or strangers, not by verifiable results.
- ☐ You can't explain **in two sentences** how it makes money.
- ☐ Its value depends on **new people coming in**.
- ☐ They reward you for **bringing friends** or family.
- ☐ The firm doesn't appear in the official registers of your financial regulator (in Spain, the **CNMV** or the **Bank of Spain**).
- ☐ They ask you to pay by methods that are hard to claim back: cryptocurrencies, transfers abroad, gift cards.
- ☐ They ask for **passwords, codes** or for you to move your money "for security".

> **Two boxes ticked = don't go on.** You don't need to know more about finance: you need to stop before the click.

Before investing or paying, check

- ☐ Look the firm up in the register of authorised firms and in the warnings of your financial regulator (in Spain, the **CNMV**, cnmv.es).
- ☐ If it is a bank or credit institution, look it up in your central bank's register (in Spain, the **Bank of Spain**).
- ☐ Apply the **explanation rule**: who is behind it, how does it make money and what real value supports the price?
- ☐ If someone calls you "from your bank": hang up and **call the official number yourself**. Your bank will never ask you for passwords or transfers to protect your money.

If it has already happened to you

1. **Don't send any more money**, even if they promise to unlock what is already in there.
2. **Tell your bank immediately** and change your passwords if you gave any details.
3. **Keep all the evidence:** screenshots, messages, emails, payment receipts, links.
4. **Report it** to the police (in Spain, the Policía Nacional or the Guardia Civil).
5. Ask for help: **017** is the free, confidential cybersecurity helpline of INCIBE (Spain). Elsewhere, use your country's equivalent.
6. Be wary of anyone who offers to "recover your money" for a fee: it is a second scam.

It isn't your fault: these frauds are designed by professionals to deceive smart people. Telling others helps make sure it doesn't happen to anyone else.

> **Was this useful?** This sheet summarises ideas from *The Price of Not Knowing*, a personal finance guide for young people, without jargon or promises of quick riches, with a 24-hour Action Protocol in every chapter. Find it at claruabooks.com.

Educational content; not financial or legal advice. You can print and share this sheet freely, citing the source.