



1 The Gullibility Myth

A myth in fraud is that only gullible people fall victim. **Scammers don't care about your IQ;** they are trained, practiced, & experienced in bypassing your defenses by exploiting how the human brain is wired to react in a crisis.

2 The Internal Battle: Logic vs. Emotion

During a scam, two distinct brain regions battle for control:

The Prefrontal Cortex: Your primary executive center for logic, critical thinking, and discipline.

The Amygdala: Your emotional operating system functioning as an impulsive alarm.

Masterful fraudsters execute an **"Amygdala Hijack"** to bypass your rational mind entirely. By sparking intense panic or extreme excitement, they quickly strip away your psychological guardrails. This engineered emotional surge makes logical thought and clear responses nearly impossible.

3 The Two "Override" Buttons

Scammers are trained to press two powerful buttons to sideline your logic:



The Panic Button (Fear & Urgency):
Triggered by immediate threats, impending danger, or catastrophic consequences.



The Jackpot Button (Greed & Hope):
Triggered by "exclusive" opportunities and the promise of life-changing financial gains.

4 Know the Tactics: Panic vs. Jackpot Hacks

The Panic Hack (Fear)

- Speed: Hyper-fast, immediate deadlines.
- Persona: Aggressive, authoritative, and angry
- Threats of arrest: Police/FBI, fake computer viruses, criminal activities, or utility shutoffs.

The Jackpot Hack (Greed)

- Common Hooks: Friendly, successful, & encouraging. Exclusive, low-risk, high-reward "secrets" that are too good to be true.

The Trap

- Forces instant action before you can verify the story.
- Hijacks dopamine; keeps you paying more to "unlock" fake payouts.

Payment

- Gift cards, wire transfers, Bitcoin ATMs, Bank transfers, direct crypto deposits.

YOUR BEST DEFENSE

If a situation feels hyper-urgent or too good to be true, your logic is more important than ever!

STOP - PAUSE

Take a breath. Slow down your emotional response.

DISCONNECT - VERIFY

Check facts independently using official sources.

RECONSIDER - CONSULT

Talk to someone you trust before taking action.

NEVER disclose your personal information and financial accounts at someone's demand.



REMEMBER:

Scammers exploit emotion. You protect yourself with awareness and logic.