## Worksheet for Frank Abagnale | Scam Me If You Can (Episode 243)

Plenty of films — from *The Blair Witch Project* to *Fargo* — prefix their opening scenes with some variation of the words "inspired by a true story" in spite of being 100 percent fictitious. And if you've ever seen the Oscar-nominated 2002 movie *Catch Me If You Can*, you may have waved this claim away and suspended your disbelief for the next 141 minutes to enjoy a darned good movie about a teenager (Leonardo DiCaprio) who impersonates airline pilots to fly around the world, swindle banks, and pick up women just steps ahead of the FBI agent (Tom Hanks) tasked to subdue him for his crimes.

But as it happens, this "true story of a real fake" happens to be factual. Well, mostly. On this episode we talk to Frank Abagnale who, from age 16 to 21, led the FBI along a trail of scams, frauds, forgeries, and impersonations before he was caught and then hired to explain exactly how he pulled it all off. Now he's a security consultant and author of several books including *Catch Me If You Can*, upon which the movie was based, and his latest, *Scam Me If You Can: Simple Strategies to Outsmart Today's Rip-off Artists*.

#### How Resourceful Are You?

"I find that a lot of young people are not very resourceful," says Frank. "If I took them to New York and took away their iPhone, they couldn't find their way back to Virginia. It's just amazing to me today. And that's why I tell people all the time I'm amazed that what I did 50 years ago is thousands of times easier to do today due to technology and the fact you can do it from thousands of miles away and nobody ever needs to actually see you; you don't actually see your victims. All emotion goes away; all conscience goes away; all guilt goes away. It's much easier to do today than when I did it."

Behind the banner of youthful indiscretion, Frank honed his scamming chops between the ages of 16 and 21 — and for the past four decades he's used his ability to think like a criminal to help the majority of us who don't. After listening to his stories, can you think of a time when you've been similarly resourceful in a situation that's required swift thinking? If nothing comes to mind, try to imagine a scenario you could confidently navigate beyond the skill of your average peer. Is this resourcefulness something that could be leveraged into pulling off something illegal? The goal here isn't to visualize how you might get away with indiscriminate evildoing, but to understand how a criminal thinks.

### **Traits of a Good Con Artist**

"There is no technology that can defeat social engineering, and there never will be," says Frank. "Not even AI can defeat social engineering. You can only defeat it by educating people. You have to educate people that they're being social engineered."

By understanding how a criminal thinks, we have a better idea of what we should be looking out for when we encounter people who mean us harm. Frank was a great con man because he picked up and perfected these three traits.

- 1. **Observation:** Frank learned how to read people and situations at a glance.
- 2. **Research:** Frank learned how to fill in the information gaps that didn't get picked up by observation. For instance: He posed as a school newspaper reporter to interview a pilot for minute details about his job. He made a lot of phone calls; con artists today have the Internet.
- 3. **Personality:** By acting like he belonged wherever he found himself (and wearing a pilot's uniform for an extra dose of authority), Frank's confidence was what really sold whatever fib he was peddling.

Does anyone come to mind in your own life who embodies these three traits? Do they abuse these traits for personal gain, or do they use them for more positive results? How might you adopt one or more of these traits positively?

### Scam-Proof Your Life

Nearly seven percent of the population falls prey to some variety of fraud every year. In *Scam Me If You Can*, Frank presents these five steps as a framework to scam-proof your life:

- 1. **Protect your identity.** Be precious with your personal information. The cashier at Guitar Center doesn't need your social security number.
- 2. **Secure your finances.** Investment "opportunities" that seem too good to be true probably are.
- Preserve your digital presence. Educate yourself about current cyber attacks and how to protect yourself against them. Don't be obvious with passwords and security questions.
- 4. **Safeguard your home and hearth.** Don't give out personal information to suspected robocallers. Don't transfer significant cash or property without legal counsel.
- 5. **Shelter your heart.** Make sure the online dates and charities trying to woo you are legitimate before giving them a dime of support.

The book dedicates a chapter to each of these steps in detail, but you can get an idea of how big of a target you are to a modern scam artist by listing below how you enact these in your daily life. If you come up blank on any of these, it's time to shore up your defenses in those areas.

### Two Red Flags

"Every scam, no matter how sophisticated or how amateur it is, there are two red flags," says Frank. "If you know these red flags, you will never be scammed. They're pretty simple:

"At some point, some time, I'm going to either ask you for money and I'm going to tell you I need it immediately; you can put it on Apple Pay, go down to Walmart and get a Green Dot card, wire me the money. It's got to be right now, today.

"Or I'm going to ask you for information. What's your social security number? What's your date of birth? What's your mother's maiden name You have to be a much smarter consumer today as well as being a much smarter businessperson today, or you will get taken."

Can you pinpoint a time in your life when one or both of these red flags have appeared in an interaction with a stranger? How do you usually respond to someone when they've triggered one of these red flags? Remember: you don't have to stick around and be polite or explain yourself to someone who's trying to scam you. Feel free to hang up the phone, stop responding to emails, or just walk away without further comment if you sense these red flags.

Full show notes and resources for this episode <u>can be found here</u>.

## About



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