

HENRY Scam Simulation Game (Self-Quiz)

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This quiz is designed to help High Earners Not Rich Yet (HENRYs) test their fluency in spotting scams and making smart decisions under pressure. Each scenario is based on real-world tactics used by scammers — and some legitimate but urgent situations that can feel like scams.

Instructions: For each scenario, choose the option that best matches how you would naturally respond. Don't overthink it — answer quickly. At the end, total your score to see your Scam Vulnerability Score.

Scenario 1: WhatsApp contact invites you to test a crypto platform.

- A) Try it with \$2,000 to see if it works.
- B) Ask a lawyer or advisor to check the platform first.
- C) Block and report the contact immediately.

Scenario 2: LinkedIn "advisor" offers you a free tax audit.

- A) Send over your recent returns and see what they say.
- B) Ask for their credentials and Google their firm.
- C) Verify them on FINRA/SEC databases before any sharing.

Scenario 3: Your CEO emails asking for an urgent \$50K wire transfer.

- A) Send the wire right away — it's the CEO.
- B) Email back to confirm it's legitimate.
- C) Call the CEO directly or follow internal protocol.

Scenario 4: An IRS agent calls demanding Bitcoin payment for back taxes.

- A) Pay quickly to avoid legal trouble.
- B) Ask them to send paperwork by mail.
- C) Hang up and call the IRS directly at 1-800-829-1040.

Scenario 5: A stranger on Instagram builds rapport and mentions 30% crypto gains.

- A) Try it small — invest \$3,000 to test.
- B) Reverse image search their profile photo.
- C) End the conversation and never send money online.

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Scenario 6: A conference contact pitches a 'pre-IPO insider deal.'

- A) Wire \$50K before the window closes.
- B) Ask to see a deck and do light diligence.
- C) Verify the company in SEC EDGAR and consult a lawyer.

Scenario 7: Your real bank texts about suspicious activity on your account.

- A) Click the link and log in immediately.
- B) Call the number in the text to confirm.
- C) Call the bank directly using the number on your card.

Scenario 8: Your spouse messages asking you to transfer \$2,500 while traveling.

- A) Send it right away — they need it.
- B) Ask for a quick call to confirm.
- C) Verify through a voice call before transferring.

Scenario 9: HR emails asking you to reset your password after a confirmed breach.

- A) Click the link and reset right away.
- B) Forward it to IT to confirm authenticity.
- C) Go directly to the HR/IT portal to reset, not via email link.

Scenario 10: A long-time business partner asks you to wire funds to a new account due to a merger.

- A) Wire the funds to keep things moving.
- B) Ask for confirmation via email.
- C) Call them directly to verify the request.

Scenario 11: Your child's school calls saying tuition is overdue and must be paid immediately.

- A) Pay over the phone with your credit card.
- B) Ask for an invoice and check your records.
- C) Hang up and call the school directly through the main office.

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Scenario 12: A charity you donated to last year emails with an urgent year-end deadline.

- A) Donate quickly through the link provided.
- B) Search the charity name online before donating.
- C) Go directly to the charity's official website to donate.

Scoring Your Results

For each scenario: A = 1 point, B = 2 points, C = 3 points.

Add up your total score:

- 12–20 points = High Risk (Fast Mover) — Your optimism and urgency make you vulnerable to scams. Adopt a 48-hour pause rule before moving money.
- 21–28 points = Medium Risk (Cautious but Vulnerable) — You spot some risks, but gaps remain. Layer in independent verification and slow down.
- 29–36 points = Low Risk (Fluent Defender) — You're scam fluent. Keep practicing digital hygiene and help train your family/team.

Next Steps

Retake this quiz every quarter — as scammers evolve, your instincts should too. Pair this with the Personal Scam Exposure Map and Digital Hygiene Checklist for a complete defense system.

Encourage your spouse, assistant, or close friends to take the quiz as well. Scam fluency is strongest when everyone in your circle shares the same defenses.