

EPISODE 392

Don't Let Them Rush You

Stay Safe Online · Part 1

Full transcript · speaking practice · vocabulary review

Hi! I'm Georgiana, and I'm back with a new episode.

If you want the transcript, you can get it at SpeakEnglishPodcast.com.

Today, we're starting a short series about **staying safe online**.

And I want to begin with one of the simplest tricks scammers use.

They rush you.

Maybe you get a message that says:

"Your bank account will be blocked in one hour."

Or:

"We couldn't deliver your package. Confirm your information now."

You read it, and your quiet morning suddenly feels like an emergency.

That's the idea. Everything has to happen now—apparently, even before you finish your coffee.

A common online trick is called **phishing**.

And yes, **phishing** sounds exactly like fishing—the kind you do with a fishing rod. But online, the scammer isn't trying to catch a fish. They're trying to catch you.

The message is the bait, and the link is the hook. Not exactly a relaxing day by the lake.

Here's how the **scam** works. Someone may **impersonate** your bank, a delivery company, or another business you know. In other words, they pretend to be a person or company you trust and send a fake message to get private information from you.

The message may have the right logo. It may look professional. It may even use your name. Very polite... for a scam.

But a professional-looking message isn't always **legitimate**—real and official.

Very often, these messages **put pressure on** you. They try to make you act quickly.

"You have one hour."

"Act now."

"Your account will be closed."

All of this creates a **sense of urgency**—a feeling that you must do something right away.

You feel there isn't enough time to stop and think.

Sometimes your body reacts before your brain has time to slow down.

You may have heard of the **fight-or-flight response**.

It's your body's quick reaction when it thinks there may be danger.

Your heart may beat faster.

You may feel nervous.

And your brain says, "Do something now!"

Of course, a text message isn't a tiger.

It can't chase you around the kitchen.

And you're not going to fight your phone—or fly out of the kitchen.

But when you feel worried, you may react before you think.

And that is exactly what a scammer wants: click first and ask questions later.

These messages also often arrive when you're busy.

Maybe you're working.

Maybe you're cooking.

Maybe you're finally drinking your morning coffee.

So you can be **caught off guard**.

You were expecting breakfast, not a banking emergency.

That's why pressure itself can be a **red flag**.

A **red flag** is a warning sign.

Maybe something else looks **suspicious** too.

The sender's address is strange. Or the message asks for information your bank normally doesn't ask for. Or something simply doesn't feel right.

That's another **red flag**, so **take a second look**.

And don't let the message tell you how to check it. That would be a little like asking the message, "Can I trust you?"

Instead, **verify** it another way.

If it says it's from your bank, open the bank app you normally use.

Or go to the bank's website the way you usually do.

The important idea is simple:

When a message tries to make you move faster, move slower.

Give yourself time to think.

Mini-Story

Answer the questions out loud. Short answers are perfect.

Okay. Let's practice with a Mini-Story.

Remember, I'll give you a little information and then ask you easy questions.

Short answers are perfect.

Try to answer before I give you the answer.

Ready?

Let's go!

Daniel is eating breakfast at home.

Is Daniel eating lunch?

No. He isn't eating lunch. He's eating breakfast.

Where is Daniel?

At home. Daniel is at home.

Is he at the bank?

No. He isn't at the bank. He's at home.

Daniel is drinking coffee and reading messages on his phone. So far, his morning is very peaceful.

Is Daniel drinking tea?

No. He's drinking coffee.

What is he looking at?

His phone.

Is he reading messages on his phone or on his toaster?

On his phone, of course.

While Daniel is drinking his coffee, he receives a text message.

Does he receive a postcard?

No. He receives a text message.

When does he receive it?

While he's drinking his coffee.

The message seems to come from his bank. So much for the peaceful morning.

Does it seem to come from a restaurant?

No. It seems to come from his bank.

From what kind of company?

A bank.

*The message says, "Your account will be blocked in one hour. **Verify** your information now."*

Will the account supposedly be blocked next year?

No. Not next year.

Does the message say, "No hurry. Finish your breakfast first"?

No! It says the opposite.

When will it supposedly be blocked?

In one hour.

Does the message create a sense of urgency?

Yes. It makes the problem seem very urgent.

Does it put pressure on Daniel?

Yes. It puts pressure on him.

Daniel wasn't expecting any problem with his bank account. A minute ago, his biggest concern was his coffee.

Was he waiting for this message?

No. He wasn't.

Was he expecting a banking problem during breakfast?

No.

Is Daniel caught off guard?

Yes. He is **caught off guard**.

Daniel becomes nervous.

Does he feel relaxed?

No. He feels nervous.

Does he think, "I'll look at this next month"?

No!

What does he think?

"I need to fix this now."

*Daniel's heart starts beating a little faster. His **fight-or-flight response** is starting.*

Is his heart beating faster?

Yes.

Does his body react as if something is wrong?

Yes.

Does that feeling make him want to act quickly?

Yes. It does.

Daniel puts his finger near the link in the message.

Has he clicked yet?

No. Not yet.

Is his finger near the link?

Yes.

Does Daniel click immediately?

No.

He stops. For one second, the scam almost worked.

*Then Daniel decides to **take a second look**.*

Does he look at the message again?

Yes.

Does he look more carefully or less carefully?

More carefully.

Daniel notices that the sender's address is unusual.

Does the address look completely normal?

No. It looks unusual.

Could that be a red flag?

Yes. It could be a **red flag**.

Does the message now seem a little suspicious?

Yes. It does.

*Daniel decides to **verify** the message another way.*

Does he use the link in the text?

No. He doesn't.

What does he open?

His usual bank app.

In the app, there is no warning. Everything looks normal. Today, boring is good news.

Is there a warning in the app?

No. There isn't.

Does the app say his account will be blocked?

No.

Does everything look normal?

Yes. Everything looks normal.

*Now Daniel understands what happened. The text was not **legitimate**. Someone tried to **impersonate** his bank with a **phishing** message. It was a **scam** designed to make him click.*

Did the real bank send the text?

No. It didn't.

Who was the sender pretending to be?

Daniel's bank.

Was the message trying to help Daniel or trick him?

Trick him.

Did the scam work?

No. Daniel stopped and checked.

Daniel deletes the message.

Did Daniel lose money?

No.

Did his bank account get blocked?

No.

What happened to his coffee?

It got cold.

Was his coffee safe?

Well... not really.

But his bank account was.

Very good!

That's the end of the Mini-Story.

Listen to the Mini-Story again and answer the questions again.

The questions are easy on purpose.

You're not trying to prove what you know.

You're training yourself to answer in English more quickly.

And remember Daniel's lesson:

When a message tries to rush you, slow down.

Thanks for listening.

And I'll see you in the next episode.

Review

Vocabulary from This Episode

Review the 12 key words and expressions before listening again.

01 phishing a trick that uses fake messages to steal private information.	07 put pressure on try to make someone act quickly.
02 scam a dishonest trick used to get money or information.	08 sense of urgency a feeling that something must be done right away.
03 suspicious making you think that something may be wrong.	09 fight-or-flight response the body's quick reaction when it thinks there may be danger.
04 verify check that something is real or true.	10 red flag a warning sign.
05 impersonate pretend to be another person or company.	11 caught off guard surprised because you weren't ready.
06 legitimate real and official.	12 take a second look look again more carefully.

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