Flash-n-Flush
A 90-SECOND READ · K12 CYBER FORWARD

STAFF EDITION
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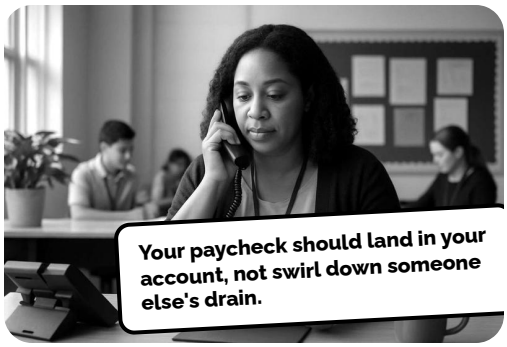
SHARED BY
Your school

VALENTINE'S EDITION

Don't let your paycheck get swept away

Payroll diversion is a quiet scam: a crook asks payroll to switch your direct deposit to a new account, or tricks you into signing in to a fake HR page and switches it there. You find out on payday.



1

Payroll: call before you change

Any direct-deposit change requested by email gets a call to the employee at the number already on file, never the number in the email. A 'new bank, effective this payday' rush is a classic red flag.

2

Guard your pay-stub portal

Sign in to the HR or pay-stub portal only from your own bookmark, never from a link in a text or email. Turn on the extra sign-in step (multi-factor authentication) if your district offers it.

3

Online sweetheart needs money? Stop.

Romance scammers build trust for weeks, then suddenly need gift cards, a wire or crypto for an emergency. If someone you've never met in person asks for money, talk it over with someone you trust first.

Spot the scam

Email External

Tanya Reed <tanya.reed.teach@personal-mail.example>

Direct deposit update before Friday

Hi Payroll, I just changed banks and need my direct deposit updated before this Friday's payroll. New routing and account numbers are attached. I'm emailing from my personal account because I'm subbing at another campus all week. Please don't call my cell, it's broken, just reply here when it's done. Thanks so much, Tanya

Spot the scam: how many red flags can you find?

Red flags I found: ◯ ◯ ◯ ◯ ◯

Look for: surprise, urgency, secrecy, an unusual payment method, a sender or link you can't confirm.

FUN FACT

Fast reports save paychecks. In 2025 the FBI's IC3 Recovery Asset Team worked 3,900 fraud cases and froze about $679 million of the $1.16 billion criminals tried to move, a 58% success rate.

Source: FBI IC3 2025 Internet Crime Report

Your 60-second move

Open your pay-stub portal from your own bookmark and confirm the bank account on file is really yours.

Who do I tell?

Name / ext. _____

Report channel _____

ANSWER

Five flags: a new bank, a payday rush, a personal email address, an excuse to avoid being seen and a request not to call. Safe move: change nothing yet. Call the employee at the number on file or verify in person, and loop in your payroll lead. If money already went out, call the bank and report it right away.

- A bank change is the moment payroll diversion happens.
- Right before payday leaves no time to check.
- A personal address instead of her district email.
- An excuse for why she can't be seen in person.
- Blocking a phone call blocks the one check that works.

Scan for a 2-minute lesson on payroll diversion
Free, no sign-in · k12cyberforward.com/learn