



Konfydence

Outsmart Scams - Together

↳ Student Organization Safety Toolkit

Protect your funds. Protect your members. Protect your credibility.

Who this is for

Student unions, NGOs, societies, committees, and clubs with:

- Shared inboxes
- Rotating leadership
- Event budgets
- External partners or sponsors

What this toolkit does

It trains one habit that prevents most fraud:

↳ **#PermissiontoPause**



Konfydence

Outsmart Scams - Together

Intelligence Isn't Your Defense. Habits Are.

Student organizations don't get hacked because people are careless.

They get hacked because:

- leaders are busy
- authority is assumed
- decisions feel urgent
- nobody wants to slow things down

Scammers exploit **behavioral pressure**, not technical weakness.

That's why Konfydence teaches one rule above all others:

If something creates pressure, pause before you act.

2. The H.A.C.K. Framework (The Shared Language)

Every scam uses at least one of these triggers:

H — HURRY

Artificial urgency

“We need this paid in 15 minutes.”

“Deadline is today.”

A — AUTHORITY

Borrowed power

“This is the President.”

“Finance approved this.”

C — COMFORT

Familiarity and trust

Known logos, friendly tone, insider language

K — KILL-SWITCH

Strong emotion

Fear, excitement, shame, panic

☞ **If you feel one of these, stop.**



Konfydence

Outsmart Scams - Together

3. Your 5-Second Defense (Cheat Sheet)

STEP 1 — PAUSE

No legitimate request breaks if you wait five seconds.

STEP 2 — VERIFY

- Always use a **second channel**
- Never verify through the same inbox or chat that created the pressure

Easy-Money Test

If it promises rewards, demands secrecy, or avoids questions → stop.

STEP 3 — REPORT, DON'T HIDE

Reporting early prevents damage.

Silence protects scammers — not students.

Pause. Breathe. Verify. Protect your organization.



Konfydence

Outsmart Scams - Together

4. Treasurer Red Flags (Critical Page)

If you handle money, watch for these signals:

- Last-minute “vendor” changes
- New bank details “just for this transfer”
- Requests to bypass normal approval
- Pressure to keep it quiet
- “I’m in a meeting, just do it now”

Rule:

No payment without:

- two people
- two channels
- documented confirmation



Konfydence

Outsmart Scams - Together

5. 10-Minute Safety Workshop Script

(Plug-and-Play for any meeting)

Minute 0–2 — The Hook

Ask: “Who here thinks they’re too smart to be scammed?”

Explain:

Scams don’t target stupidity. They target **busy people with responsibility**.

Minute 3–5 — Teach H.A.C.K.

Walk through the four triggers.

Ask for real examples members have seen.

Minute 6–8 — Scenario Discussion

Read one example aloud:

“Treasurer receives an urgent email from the ‘President’ asking to pay a vendor before an event.”

Ask:

- What HACK triggers are present?
- What would a pause look like?

Minute 9–10 — The Rule

Close with:

“Pausing is not distrust. It’s leadership.”

6. Incident Response Mini-Guide

If something feels wrong **after** action was taken:

1. Stop further action immediately
2. Inform another officer
3. Preserve messages (don’t delete)
4. Contact bank / platform
5. Document what happened



Konfydence

Outsmart Scams - Together

Mistakes reported early are manageable.

Mistakes hidden become crises.

7. Adoption Checklist (For Presidents & Boards)

Share the 5-Second Defense with all members

Agree on a second-channel verification rule

Define who approves payments

Run the 10-minute workshop once per term

Normalize asking questions

8. Positioning Statement (Optional)

You may share this internally or publicly:

“Our organization follows the Konfydence H.A.C.K. framework to prevent fraud, protect member funds, and build responsible leadership habits.”

9. About Konfydence

Konfydence is a behavioral security initiative focused on **human decision-making under pressure**.

We work with:

- families
- schools
- universities
- organizations

Our mission is simple: Train the pause — before the click. #permissiontopause