

Grandparent Scam



Be on your guard if you receive a call from a young man or woman who says they are your grandchild, in trouble, and need money.

Scam artists stop at nothing to get what they want... and this scam goes right for the heart. It preys on senior's love for their grandkids and a sense of urgency and emergency to act quickly. It begins with a call from a voice posing as a grandchild and exclaiming an emergency situation and the need for money...fast! Typically, the "grandchild" does not identify themselves by name, simply saying, "It's your grandson/granddaughter." The caller may appear to be crying and indicating trouble, i.e., arrest, car accident, abduction, loss of wallet or money. The conversation with the 'grandchild' is kept brief. The sense of urgency makes the loving grandparent act without verification. The 'grandchild' then tells the grandparent to speak to someone else. If the caller claims he/she was 'arrested,' another voice claiming to be the "authorities" gets on the line to finish the transaction and get banking or credit information. Whatever the crisis the caller claims, they use a grandparent's love for their grandchild to get money. They often say they are allowed just one phone call and beg that they keep this a secret.

What to do if you receive a "grandparent" call:

- Do not act quickly. Remain calm and verify. Ask the caller exactly where they are located.

- Ask the caller for their phone number. Tell them you will call back, regardless of urgency expressed. Don't call back. Contact your family, particularly the "grandchild" and parents.
- Never volunteer names of family members. Ask for names—they usually can't answer.
- Ask questions difficult for an imposter to answer correctly.
- Develop a secret code with family members to be used to verify a true emergency.
- Limit personal information on social media that scammers can gather, like vacation plans.
- NEVER wire money or mail cash based on a phone or internet request. Wiring money is like giving cash. Once it is wired, it cannot be recovered.
- Never purchase gift cards as a form of payment.

What to do if you have been scammed:

- Immediately contact the money transfer service to report it. If the money has not been picked up yet, you can retrieve it.



Unlike a check you can stop payment on, if it has been picked up, the money is gone.

- Contact the police.
- File a complaint with the Internet Crime Complaint Center (www.ic3.gov), which forwards complaints to the appropriate agencies and collates and analyzes the data— looking for common threads that link complaints and help identify culprits.
- **SHARE IT WITH OTHERS.** Tell your friends, family, neighbors, and local senior center. Let others in your area know by reporting it to fraud watches, like the Better Business Bureau at www.bbb.org/scamtracker/us/ReportScam and the AARP Fraud Watch Network Scam Tracking Map at aarp.org.