

Quick Tips

The "Grandparents" Scam

Identify the Scam

The phone rings, and the caller claims to be a relative in some sort of distress. They've been in a car accident, or they've been arrested, and they need you to send money right away. Often the caller claims to be a grandchild, and a worried grandparent rushes to help. In fact, the caller is a scammer, and once money is sent, it's gone.

Seniors are so often the targets of such family emergency scams that they've earned the nickname, "the grandparents scam." Before you send money, take a deep breath and do some quick checking to make sure you don't fall victim.

Avoid the Scam

- Resist the urge to act immediately, even if the story is very dramatic or you're scared for your loved one's safety. Act with your head, not just your heart.
- Scammers may know names, relationships or other details that they can easily find on social media Web sites or
 the Internet. Try to verify the caller's identity by asking questions that a stranger could not possibly know.
- Call supposed family member on a phone number that you know to be genuine.
- Call another family member (a grandchild's parent, for example) to verify that there is an actual problem or emergency. Check out the story with someone else, even if you've been told by the caller to keep it secret.
- If you're convinced that you want to send money, don't wire the money. Send a check or money order by overnight delivery or courier. If you do wire money, know that the likelihood of recovering that money if the call proves to be a scam is almost nonexistent.
- Tell your family members and your friends about this scam, and urge them to be cautious. The best way to avoid
 falling victim to a scam is to be educated about how a scam works, to look for those warning signs and to simply
 hang up the phone.

Resources

- For more information about family emergency scams, visit the Federal Trade Commission's Web site.
- If you're just not sure what to do, or would like additional information about the tactic scam artists commonly use, call the Office of the Attorney General's Consumer Assistance Unit at 860-808-5420.