

Grandkid Scams

smart
card

How do they work?

These scams usually begin with a phone call with someone claiming to be your grandchild (or another family member) in a situation where they need money. **These generally try to instill a sense of urgency in the victim** - such as claiming they urgently need bail money, are stuck somewhere, are injured or in the hospital, or are in some other form of trouble.

Scammers are good at finding information on their victims - usually through social media or by hacking into various accounts. **They use the information they found to build a story - including real names, ages, events, etc. to make their story believable.**

This scam usually works because it preys on human nature to help family and, with the "urgent" situation, **causes victims to hurry to comply and miss potential red flags.**

What are the signs to look for?

- **Sense of Urgency**
 - The caller is in a dire emergency and needs money right away (robbery, law enforcement, car accident, etc.).
 - The caller tries to convince you to send the money right away.
- **Unknown phone number, email, etc.**
- **Story is not convincing or consistent**
 - The caller might know a family member's name, but no other *specific* information.
 - The caller does not identify themselves right away.
 - The caller tries to convince you not to tell anyone else.
 - The caller is overseas or says they're traveling.
 - The call comes in at night.
- **Caller quickly passes conversation to a third party**
 - Someone may pose as a lawyer, police officer, kidnapper, etc.
- **Caller is asking for money in strange forms**
 - Gift cards, wire transfers, PayPal/Venmo, Crypto

What can you do?

If you believe you have been targeted in this type of scam, **pause and consider their story before reacting and sending anything to the person on the line** - find a way to confirm if the person calling is who they say they are - call another family member who may know their whereabouts, ask about something they should know, check the number they're calling from (is the area code correct? Do you recognize the number?), or hang up and attempt to call the family member back using their actual number.

If you haven't been targeted in this type of scam, the best thing you can do is be aware of it and to **pass the information on!** That way more people are aware of how this scam works and do not become victims themselves.



How to Report the Scam

If you come across a scam, please report it to the Federal Trade Commission. Your complaint will help investigators identify the people responsible and prevent them from targeting others.

- **Report by calling the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261**
- **Report by filing a complaint online at ftc.gov/complaint**

