

How to Spot Grandparent Scams

A Grandparent Scam is when someone pretends to be a family member, like a grandchild, to ask for money. They create a false sense of urgency and trust to carry out the scam.

How to Spot a Grandparent Scam

Scammers use various tactics to deceive their victims. Being able to recognize the warning signs can help protect you from falling for their schemes. Here are some key red flags to watch out for:

- You receive an unexpected call or email claiming a loved one is in trouble.
- The caller pretends to be a grandchild, hospital staff, police officer, or lawyer.
- The request is urgent and demands immediate payment via cash, gift cards, or wire transfers.
- They insist on secrecy, asking you not to inform parents or other relatives.
- The caller may use intimidation or threats to force quick action.

What to Do if You Suspect a Scam

If you suspect that you are being targeted by a grandparent scam, staying calm and taking the right steps is crucial. Follow these actions to safeguard yourself and your loved ones:

- **Do not** send money or provide personal information.
- Hang up and contact your grandchild or another family member to verify the situation.
- Report the scam to local authorities or the Anti-Fraud Centre.

How to Protect Yourself

Online Safety:

Your online footprint can make it easier for scammers to collect information on you in order to make their scam more believable.

- Set high privacy settings on social media.
- Avoid accepting friend requests from strangers.
- Limit sharing personal details online.

Verification Techniques:

Establish a plan to verify the identity of the person you are speaking with before taking any action.

- Set a family "password" for emergencies.
- Ask specific questions only a real family member would know.
- Hang up and call the family member directly.
- Check with other relatives before taking action.

Recognizing Common Scam Stories:

There are several common narratives used in Grandparent Scams that you should be aware of; however, scams are not limited to these examples.

- Needing bail money to avoid jail.
- Stranded in a foreign country and needing travel funds.
- Medical emergencies requiring urgent payments.
- Broken phone excuses to justify new contact methods.

Need More Help?

For more information, contact Cyber-Seniors at **844-217-3057** or visit **www.cyberseniors.org**.

This lesson guide was made possible by a CIRA Net Good Grant. Learn more at cira.ca.