

Protecting Your Parents From Scammers

(Because Dad's "I know a scam when I see one" isn't quite the reassurance it used to be.)

It's sort of a known fact: **Scammers love older adults.** They know they're often sitting on a lifetime of savings. And scammers are getting really good. So good that adults over 60 lose **billions of dollars** every year to scams.

Here's how to help your parents spot them.

1. Know the Red Flags

If someone asks your parent for any of these things, it's almost always a scam:

- 🚩 Gift cards
- 🚩 Passwords or verification codes
- 🚩 Moving money to a "safe account"
- 🚩 Remote access to a computer
- 🚩 Keeping the conversation secret



+1 (202) 555-0198
Text Message

Today 9:41 AM

ALERT: Unusual sign-in detected on your account. You must update your password within **30 MINUTES** or your account will be locked.

Update now:

acct-secure-verify.co/reset

2. Understand the Most Common Scams

Scammers tend to reuse the same scripts over and over. Here are a few you'll see a lot right now:

- **The “Grandchild in Trouble” Call:**
 - Someone claims to be a family member who urgently needs money. Sometimes they even use AI voice cloning.
- **Delivery or Toll Texts:** A text says a small payment is needed for a package or toll. The link leads to a fake website that steals credit card information.
- **Romance Scams:** Someone builds an online relationship for weeks or months before asking for money.
- **Fake Bank Fraud Alerts:** Someone pretending to be the bank asks for account information – or tells them to move money to a “safe account.” (*Real banks will never ask you to do this.*)
- **Tech Support Scams:** A pop-up says the computer has been hacked. Someone offers to “fix it”...for a fee.

3. Lower the Risk with a Few Simple Tech Fixes

A few small setup steps can dramatically reduce scam attempts. Consider helping your parents turn on:

- ☐ Call screening or spam filter
- ☐ Password managers for safer logins
- ☐ Bank alerts for large withdrawals
- ☐ Credit freeze if identity theft is a concern
- ☐ Fraud alerts on credit report

Passwords

3 saved · all strong

B	Bank linda.r@email.com		Strong
E	Email linda.r@email.com		Strong
P	Pharmacy linda.r@email.com		Very strong

4. Have the Conversation with Your Parents

Yes, this conversation can feel a little awkward. No one likes to imagine they could be fooled. But a quick convo can prevent a huge headache later. **A few tips before you start.**

- ☐ **Remember the technology gap.** Many older adults didn't grow up with phishing texts, spoofed numbers, or AI-generated voices.
- ☐ **Avoid embarrassment.** Shame makes people less likely to tell you something suspicious happened.
- ☐ **Be patient.** Repeating the advice is normal.

Then Walk Through the Basics:

- 1. No real organization asks for gift cards.** If someone asks for gift cards, passwords, or verification codes → it's a scam.
- 2. Urgency is a red flag.** Scammers love panic. You'll hear things like:
"Your account is being closed."
"Your grandson is in jail."
"You must act immediately."
Real institutions don't require decisions in five minutes.
- 3. Never click links in unexpected texts or emails.** Instead, go directly to the company's website or call the number on the back of their card.
- 4. Always check with family before sending money.** If anyone asks them to wire money, buy gift cards, or move money to a "safe account," they should call you first.
- 5. It's always okay to hang up.**
"I'm not comfortable with this. Goodbye." Click.

Pro Tip: Don't be surprised if you have this convo more than once. Scams evolve quickly, and habits like answering the phone are hard to break.

5. Create One Family Rule

Many families use one clear rule. **Write it down** and put it somewhere your parents will see it: next to the phone, on the fridge, near their computer.

Scammers rely on panic and urgency. That small reminder can interrupt the pressure and give your parents a moment to pause.

**If anyone asks
for money,
hang up
and call me.**

If Your Parent Is Ever Scammed

First: take a breath. It happens to incredibly smart people every day. Here's what to do next:

- ☐ **Call the bank or credit card company immediately.** They may be able to reverse the transaction.
- ☐ **Report the scam:** reportfraud.ftc.gov
- ☐ **Change passwords and secure accounts.**
- ☐ **Place a fraud alert or credit freeze** with Experian, Equifax, and TransUnion.
- ☐ **Tell family members.** Scammers often try again once someone has paid.

One Last Thing

If your parent falls for a scam, try not to react with anger. Scammers rely on embarrassment to keep victims quiet. The most helpful response is simple:

"That could happen to anyone. Let's figure out the next step."

Keeping the conversation open is **what protects them going forward.**

Save yourself some Googling.

More Caregiver Cheat Sheets at [WeCareOutLoud.org](https://www.wecareoutloud.org)

Care
**OUT
LOUD**

+

**home
instead.**

Home Instead is a global provider of in-home care for older adults. With a franchise network and more than 100,000 Care Pros, Home Instead delivers over 60 million hours of personalized care annually.