

# Common Phone Scams Explained

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## "GRANDPARENT" SCAM

### HOW IT WORKS:

You get a call from someone posing as your grandchild. This person frantically explains that they are in trouble and need your help. The caller explains there's been an accident, arrest or robbery, offering just enough detail about their location and the emergency to make it seem plausible, and may claim to be hospitalized or stuck in a foreign country to illustrate the urgency of their impending request. A second scammer pretending to be a doctor, lawyer or police officer may get on the line and back up the caller's story. Scammers may even mention other family members and information they were able to gather from your actual grandchild's social media. The caller will then urge their target to immediately send money, specifically in the form of a gift card, prepaid card or wiring money to a particular Western Union office, and request that you "Don't tell Mom and Dad!"

### RED FLAGS TO RECOGNIZE:

1. There is a sense of urgency to act. Scammers want you to panic and get upset in the hope that your emotions will distract you from spotting their ruse. No matter how dire your grandchild's predicament sounds, stay calm and don't let a caller rush you into making a decision.
2. Untraceable payment methods. Payment methods like cash, wire transfer, gift cards and cash reload cards are preferred by scammers because they're difficult to trace, making it significantly less likely that your money will be recovered.

### HOW TO HANDLE IT:

Hang up immediately! If you have any concern that the emergency may be real, call your grandchild or other family members in question at a known phone number to make sure they're safe.

If you speak with someone claiming to be a police officer, find the relevant law enforcement agency's official website and call to verify the caller's identity and any information they've given you about the incident or arrest.

Use the privacy settings on your social media accounts to ensure only people you know can access your posts, photos and information and ask your family members to do the same.

You can report any fraud targeting older people to the Federal Trade Commission online at [FTC.gov/complaint](https://www.ftc.gov/complaint) or at 1-877-382-4357. You might also want to notify South Dakota's attorney general's office at 605-773-3215 and consumer protection office at 605-773-4400.