

Avoiding the Grandparent Scam



Imagine getting a call about one of your grandchildren. The caller says he or she is traveling overseas, has been arrested, and needs money for bond. Many grandparents would be sympathetic to this situation and would want to do what they can to help their grandkids out in a crisis. Only after wiring several thousand dollars to a foreign account do these grandparents find out that their grandson or granddaughter has been safe at home the entire time. They have just fallen victim to a common scam.

Scam artists perpetrating this decades-old scam have become more sophisticated. Information available on Internet sites, such as Facebook and Instagram, has made it easier for scammers to find out enough information about someone to sound believable to a grandparent – just another reminder to be careful about what you share on social networking sites and whom you share it with.

The best way to avoid becoming a victim of this scam is to be very skeptical of the caller's story. While it can take a few different forms, the basic idea is the same. A grandchild is in a foreign country, and has been arrested, mugged or otherwise lost his or her money. He or she needs some money wired right away so he or she can get home, hire a lawyer, etc. Often the caller will ask the grandparent not to tell other family members because he doesn't want his or her parents to find out. However, it is always best to check with another family member to make sure the caller actually is the grandchild he claims to be.

The backstories can be very elaborate and convincing. Often, multiple people are involved in the scam, including people posing as a lawyer or friend of the “grandchild,” who is trying to help them out of the situation.

Another way to verify the identity of the caller is to ask personal information that is less likely to be available online. In the unlikely event that a grandchild really is stuck in a foreign country and needs money, he or she will probably be more than willing to answer a few personal questions.

Scam artists have long sought to take advantage of good-natured people, especially our senior citizens. Unfortunately, once money is wired to a foreign bank account, it is usually untraceable and almost impossible to get back. **So never, ever wire money to the person supposedly in trouble.**

The best way to avoid this scam is to use caller-ID services and not answer calls from unknown callers.

If you suspect a call is from a scammer, hang up immediately.

Learn more at:
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