

# Spot Grandparent Scam Phone Calls

Plain-English how-to. ~20 minutes. The exact playbook scammers use — and the family password that stops them cold.

**The exact grandparent-scam script, the verification questions that break it, and a family password system**  
Print, share, and re-run quarterly.

## Do This Right Now

#	STEP
1.	Pick a 3-word family password tonight; share with every adult relative.
2.	Print the reference card. Tape it to the wall next to every phone.
3.	Save the real number of every grandchild in the older adult's contacts.
4.	Practice the password once a month so the muscle memory holds.
5.	Set up Silence Unknown Callers or Call Screen on the older adult's phone.
6.	Talk to the bank about trusted-contact alerts on large transfers.
7.	Report any scam calls received to the FTC and FBI IC3.
8.	Re-do this whole process annually. The scams evolve; your defenses should too.

## Why This Matters

- The grandparent scam is the single most successful tactic against Americans over 60. The FBI's IC3 reports show consistent year-over-year growth.
- The cost isn't only financial. Many victims describe shame and fear afterward that lead to social withdrawal, depression, and reluctance to seek help.
- Prevention works because the scam relies on a single point of failure: the grandparent making a payment before calling anyone to verify.