

## 6 tips and insights to avoid the 'grandparent scam'



Scammers are excellent manipulators. There is one scam that preys on many of the emotions of its targets. You've probably heard of it — **it's called the "grandparent scam."**

The grandparent scam has been around for a few years. And it goes something like this: The phone rings, a panicked voice is on the line, identifying himself as your college age **grandchild. He's traveling abroad, he's been arrested and he needs bail money immediately. Could you wire \$3,000? Right now? Don't tell mom and dad, they'll be mad. Here's the number.** Then you wire the money. The person on the other

end picks up the money, possibly using a fake ID, and disappears forever with your \$3,000 in cash.

There are variations. For example, some scammers will present themselves as an attorney or a law enforcement officer, claiming some emergency and an urgent need for your cash to help your grandchild. Many grandparents like you have fallen for it. Were they foolish? No; this scam is well-designed. After all, people have been warned about it for years.

If you have grown grandkids, here are few tips and insights to help you be ready and protect your assets.

Understand the power of suggestion.

**It has nothing to do with age, it's human nature. All the scammer has to say is "Grandpa?" And you fill in the rest: "Is that you, Josh?"**

Be prepared.

Other scammers pull together just enough information about you and your family from the internet and social media to make a convincing play of your family member on the phone. Now would be a good time to come up with a short list of specific questions only your family can answer so you can be sure you are not talking to a scammer. Remember, sometimes, these calls come in the middle of the night. **Imagine how much easier it is for a person to believe what they're hearing when only half-awake.**

**Let "trust but verify" be your motto.**

Take down the number, but send nothing until you can independently confirm your family member is, in fact, **having an emergency. And no, it doesn't count when your "grandchild" hands off the phone to a "policeman"** or some other alleged authority figure. It can easily be part of the act.

Call or text your grandchild.

The easiest way to verify is to call or text your grandchild on their mobile phone. There are dozens of stories **out there of grandparents who sent money, but later learned their grandchild wasn't even traveling.**

Call their parents anyway.

**The scam artist is counting on your loyalty and willingness to help them get your cash. Don't let them pressure you.** If your grandchild really is in serious trouble, the best resources to help are their parents and the

organization that is hosting or sponsoring their travels. Either one will have the itinerary and contact information.

Alert the authorities.

**If you get one of these phone calls and you have sent money via Western Union, call the company's fraud hotline at (800) 448-1492 to report it.** If the transfer has not been paid, then Western Union can stop the transaction and refund your money. If the money has been paid, Western Union will take your report and inform you to contact your local law enforcement agency and report the scam.

[Western Union](#) is a great way to get cash to family and friends. But you should never send money for an emergency situation without verifying that it is a real emergency. For more information on common scams, visit Western Union's Fraud Awareness Center at [wu.com/fraudawareness](http://wu.com/fraudawareness).