

# When Scammers Pretend to Be Loved Ones

## Grandparent Scams

In a grandparent scam, a fraudster pretends to be a grandchild or someone calling on their behalf, claiming they are in serious trouble. The caller often says they need money immediately for bail, medical bills, or legal fees. They may sound emotional or frightened to make the situation feel real. The scam relies on urgency and a grandparent's desire to help a loved one.

### RED FLAGS

- The caller asks you not to tell other family members about the situation.
- They request money through gift cards, wire transfers, or cryptocurrency.
- They avoid answering questions or refuse to let you speak directly to your grandchild.

### BE SCAM SMART

- Pause and contact your grandchild or another trusted family member directly.
- Never send money or personal information in response to an unexpected emergency call.
- Ask a personal question that only your real grandchild would know.

## Family Emergency Scams

In a family emergency scam, criminals impersonate a relative, law enforcement officer, or medical professional claiming a loved one has been arrested, injured, or hospitalized. They create a sense of immediate crisis and pressure the victim to act quickly. The scammer may use names, locations, or partial personal details to sound legitimate. The goal is to collect money before the story can be verified.

### RED FLAGS

- A sudden call or message demanding immediate payment for an emergency.
- Pressure to act quickly without time to verify the situation.
- Requests for payment through untraceable methods such as gift cards or wire transfers.

### BE SCAM SMART

- Take time to independently verify the emergency by contacting family members or authorities directly.
- Do not trust caller ID or text messages alone, as they can be faked.
- If unsure, hang up and call a trusted person for guidance before taking any action.



## Where to Report a Suspected Scam

- FBI Internet Crime Complaint Center (IC3): [complaint.ic3.gov](https://complaint.ic3.gov)
- National Elder Fraud Hotline: **833-FRAUD-11** (833-372-8311)
- Florida Office of Inspector General: **1-866-9-NO-SCAM**  
[legacy.myfloridalegal.com/contact.nsf/contact?Open&Section=Citizen\\_Services](https://legacy.myfloridalegal.com/contact.nsf/contact?Open&Section=Citizen_Services)
- The U.S Department of Health and Human Services Office of Inspector General: **1-800-447-8477**  
[oig.hhs.gov/fraud/report-fraud](https://oig.hhs.gov/fraud/report-fraud)

