Talking with a parent or grandparent about scams

Five ways to start the conversation without shame.



1 Start with a story, not a warning

“I saw a scam where the caller copied someone’s voice. It’s scary how real it sounds.”

2 Say it can happen to anyone

Smart, careful people get caught, because scammers are professionals.

3 Agree on one rule

“If anyone asks you for money, call me first, even if they say not to.”

4 Set up the family safe word together

Do it in person. It takes five minutes.

5 Make it safe to tell you

If something goes wrong, say “Thank you for telling me.” Shame keeps people quiet, and silence helps scammers.

If they have already been scammed

Stay calm and kind. Help them call their bank using the number on the back of their card, then report it. The “I’ve been scammed” guide at Scam-Proof Money has the steps for each country.

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