



"Grandma, I'm in Jail" — The AI Arrest-and-Bail Phone Scam

The arrest-and-bail call that fakes a loved one's voice — and how to beat it.

————— **An Extended Guide · No. 1630 · SAFETY** —————

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SUMMARY

The 60-Second Version

If you get a call saying a loved one has been arrested and needs bail or fine money immediately, stop — this is one of the most common scams there is, now made worse by voices cloned to sound exactly like family. No real jail, court, or lawyer collects bail by gift cards, wire transfer, cryptocurrency, or a courier sent to your door. Hang up and call your loved one, or their parents, on a number you already have. A real emergency is helped faster that way; a scam simply vanishes.

- 1 A call says your grandchild (or other loved one) is in jail and needs money now.
- 2 A 'lawyer,' 'officer,' or 'bail bondsman' takes over and demands secrecy and speed.
- 3 Recognize it: real bail is never paid by gift cards, wire, crypto, or a cash courier.
- 4 Hang up and call your loved one, or their parents, on a known number.
- 5 Never send money or hand cash to anyone until you've confirmed it another way.

WATCH OUT

The voice sounding exactly like your grandchild is not proof — voices can be cloned from a few seconds of audio. Hang up and call back; that beats even a perfect fake.

1. Why I Wrote This One

Because this call aims straight at your heart.

In more than thirty years of helping folks across Portage County with their technology, no scam has made me angrier than this one. It takes the deepest love a person has — for a child or grandchild — and turns it into a weapon. The phone rings, a frightened young voice sobs that they are in jail and need help, and a grandparent's heart takes over before their mind can catch up. It is cruel by design, and it works precisely because the love is real.

What has made it far more dangerous lately is voice cloning. For years this scam ran on a vague young voice and a grandparent filling in the name themselves. Now a scammer can copy a specific grandchild's voice from a few seconds of public video, so the voice on the line really does sound like your grandchild. I am writing this guide so that you, and everyone in your family, know the trick cold before it ever calls, because knowing it in advance is what lets love and clear thinking work together instead of against each other.

The reassuring truth is that one simple habit defeats this scam completely, even against a flawless cloned voice. You do not have to decide whether the voice is real. You hang up

and call your loved one back on a number you already have. We will walk through exactly how the scam unfolds, the fake cast of characters it uses, the payment demands that give it away, and that one protective habit — slowly, calmly, with no judgment if a call like this has already reached your family.

WATCH OUT

Read this with whoever you'd most fear getting this call about. The scam is beaten in advance, by a family that has already agreed on the plan before the phone ever rings.

2. How the Call Unfolds

The script, start to finish.

The call follows a well-worn script because the script works. It usually opens with a young voice, upset and often crying or whispering, saying something like 'Grandma? It's me. I'm in trouble, please don't be mad.' The poor connection, the tears, and your own rising panic all blur the voice just enough. Many grandparents, hearing distress, say a grandchild's name themselves — and the scammer simply agrees to be whoever you named.

Then comes the crisis: a car accident, a DUI, drugs found in a borrowed car, trouble while traveling, an arrest at a protest or a party. The 'grandchild' is embarrassed and begs you not to tell their parents. Very quickly, a second person takes over — a 'public defender,' a 'police officer,' a 'bail bondsman,' sometimes a 'court clerk.' This handoff is deliberate: the grandchild is too emotional to handle details, so a calm authority steps in to explain exactly how to send the money.

From there it is all urgency and instructions. Bail or a fine must be paid immediately, in a specific unusual way, and quietly. You may be told to stay on the line, to go to the bank or a store, to buy gift cards or send a wire, to hand cash to a courier who will come to your door, or to deposit money into a cryptocurrency machine. Every instruction is designed to get money moving fast and to keep you from the one thing that would end it all: hanging up and calling your family.

WATCH OUT

If a caller leads with 'Grandma, do you know who this is?' never supply a name. Say 'No, who is this?' They are fishing for a real name to put in your own child's or grandchild's mouth.

3. Why the Cloned Voice Is So Convincing

What the technology can and can't do.

The reason this scam has grown so dangerous is that the voice can now be genuinely convincing. Voice-cloning tools can copy the sound of a specific person's voice from a very short sample — a few seconds to around twenty, by various accounts — and that sample is easy to grab from a grandchild's public videos, online clips, or social media. So the sobbing voice on the line may truly carry your grandchild's tone, accent, and little speech habits.

But it is just as important to know what the clone cannot do. It copies the sound of a voice, not the mind behind it. It does not know your family's private history, the inside jokes, the name of the family dog, or the details only the real person would. And crucially, it has no connection whatsoever to the real phone in your grandchild's pocket. That gap — the clone sounds like them but is not connected to them — is exactly what your callback habit exploits.

This matters because it tells you not to trust your ears, however certain they feel. Under panic, with a distorted connection and real tears, even a rough clone fools loving people; a good one fools nearly everyone. So the defense cannot be 'listen carefully and decide if it's really them.' It has to be something that works even when the voice is perfect — and that is the callback, which does not depend on the voice at all.

GOOD TO KNOW

A clone copies the sound, not the person. It doesn't know your family's secrets and isn't connected to your grandchild's real phone. That gap is exactly what calling back exploits.

4. The Cast of Fake Characters

Who 'takes over' the call, and why.

Part of what makes this scam convincing is its little cast of authority figures, each playing a role designed to move you toward paying. Recognizing them as characters in a play, rather than real officials, drains their power. The scammer's team passes you among these voices to keep you off balance and swept along.

- The 'grandchild' — distressed, apologetic, begging for secrecy, then handing you off.
- The 'public defender' or 'lawyer' — calm and official, explaining the bail and the urgent deadline.
- The 'police officer' or 'deputy' — lending authority and fear, sometimes with a fake badge number.
- The 'bail bondsman' — giving precise, businesslike instructions on exactly how to send the money.
- Sometimes a 'court clerk' or 'judge's assistant' — to explain why it must be cash, cards, or crypto, and why right now.

These roles sound real because scammers rehearse them, complete with legal-sounding jargon, case numbers, and the confident tone of someone who does this every day. But hold onto the plain truth beneath the performance: no real lawyer, officer, or bondsman collects bail over the phone through gift cards, wires, cryptocurrency, or a courier. The whole cast exists for one purpose — to make a fake crisis feel like a real legal emergency so you pay before you think.

WATCH OUT

A calm 'lawyer' or 'officer' coming on the line is part of the act, not reassurance. The handoff to an authority figure is a scripted move to rush you past your doubts.

5. The Payment Is the Dead Giveaway

How real bail actually works — and doesn't.

If you remember nothing else about the mechanics, remember how the money is demanded, because it is the clearest giveaway of all. Scammers need payment that is fast and cannot be undone, so they steer you toward methods the real justice system never uses. The payment method alone tells you it is a scam, before you analyze anything else.

- Gift cards — being told to buy store cards and read the numbers over the phone. Courts and jails never take these.
- Wire transfers or money-transfer services to a name you don't know.
- Cryptocurrency, often fed into a machine at a gas station or store while the 'official' coaches you.
- A courier, taxi, or rideshare sent to your home to collect cash, jewelry, or gold.
- Being rushed to the bank to withdraw a large sum in cash to hand off or deposit somewhere.

Here is how real bail works, so the contrast is clear: it is handled at the jail or court, in person, through official channels, by the defendant or a licensed bail bond agent you can look up and visit — not by a grandparent wiring gift-card codes to a stranger on the phone. There is a real process, with paperwork and time, and it never requires secrecy from family or payment by untraceable methods. Any demand that breaks these rules is a scam, full stop.

WATCH OUT

No jail, court, lawyer, or bail bondsman is ever paid in gift cards, wire, crypto, or cash handed to a courier. That demand, by itself, proves the whole call is a fraud.

6. The Habit That Beats It Every Time

Hang up and call your family.

Here is the whole defense, and it works against even a perfect cloned voice: the moment a call claims a loved one is in jail and needs money, you say you will call right back, you hang up, and you call that loved one on the number you already have for them. If they do not answer, you call their parents, a sibling, or anyone in the family who would know where they are. You confirm the story on a line you already trust before you do anything at all with money.

This beats the scam because it does not depend on the voice. The scammer controls the call that reached you, but they do not control the number you dial out. When you call your grandchild's real phone, you leave the scammer's world entirely — and almost always discover your grandchild is safe at home, confused by your worry. If there truly were an emergency, reaching the family directly gets real help faster and more reliably than wiring cash to a stranger ever could.

The scammer will fight this, which is itself a confirmation. They will say there is no time, that you cannot hang up, that calling will make things worse, that the grandchild begged you to tell no one. Every one of those pleas is an attempt to stop you from doing the one thing that ends the scam. Let their resistance reassure you: real officials and real loved ones never object to you hanging up to verify. Hang up anyway, and call your family.

TIP

Decide the line in advance and say it without guilt: 'Let me call you right back.' Then hang up and call the real person. A true emergency easily survives that one-minute pause.

7. A Family Safe Word as Backup

For when you truly can't reach them.

Occasionally you genuinely cannot reach your loved one right away — their phone is off, it is the middle of the night, they are traveling. For those moments, a family safe word is a simple, powerful backup. It is a private word or phrase your family agrees on in advance, something an outsider could never guess and that you would never post online. If a frightening 'arrest' call claims to be family and you cannot verify any other way, you ask for the safe word. The real person knows it; a cloned voice does not.

Choose something memorable but odd, and steer clear of anything a stranger could dig up — not a pet's name, a street, or a birth year. A silly pairing of two unrelated words works well, easy for the family to remember and nearly impossible to guess. Agree on it once, say it aloud together so it sticks, and teach the rule alongside it: if someone calls in a panic and cannot give the word, that is your signal to slow down and verify before doing anything with money.

The safe word is a backstop, not a replacement for the callback. Your first move is always to hang up and reach the real person directly; the safe word is for the rare case when you cannot. Together, the callback and the safe word form a calm, complete defense against the arrest scam, so that even a 3 a.m. call with a perfectly cloned, sobbing voice cannot get past a family that has prepared.

GOOD TO KNOW

I have a separate workbook just on choosing and using a family safe word, with worksheets and a wallet card. Ask me for it, or find it with the other safety guides on my website.

8. Why Panic Is the Real Target

Understanding it keeps you steady.

It helps to understand that the true target of this scam is not your reasoning but your panic. The moment you believe a grandchild is hurt, jailed, and frightened, a flood of love and fear takes over, and the careful, questioning part of your mind steps aside. Scammers know this precisely, which is why every element — the tears, the crisis, the urgency, the authority figures — is engineered to keep you emotional and moving fast, never calm and checking.

This is why falling for it, or nearly doing so, is never a sign of foolishness. It is a sign of love working exactly as love does, hijacked by criminals who studied how to trigger it. I have seen sharp, careful retired teachers and nurses rattled by these calls, because intelligence is not the thing under attack — the heart is. Knowing that removes the shame, and shame is worth removing, because it is what keeps people from hanging up to check and from telling their family afterward.

Recognizing panic as the target also gives you a practical tool: name it in the moment. When you feel that surge of fear, you can say to yourself, 'this feeling is exactly what the scam needs — so I will slow down, not speed up.' That small act of naming creates just enough distance to reach for the callback instead of the wallet. The feeling is real and human; it simply must not be allowed to drive.

GOOD TO KNOW

The scam targets your love and fear, not your intelligence. Feeling the panic doesn't mean you'll be fooled — naming it ('this is the trick') is what lets you slow down and call back.

9. What the Caller Says to Stop You

Naming the lines takes away their power.

The scammers rehearse specific lines to keep you from hanging up, and the same ones come up again and again. When you can recognize a line as a line, it loses its grip. Treat each of these not as information to act on, but as a flashing sign that it is time to hang up and call your family.

- 'Please don't tell Mom and Dad, I'm so ashamed.' Secrecy is the scam's oxygen.
- 'Stay on the line, don't hang up — there's no time.' Urgency is the trick itself.

- 'There's a gag order on the case, you can't discuss it.' No such phone-ordered gag exists.
- 'I sound different because I'm hurt / crying / it's a bad connection.' A handy excuse for the voice.
- 'If you don't pay the bail right now, they'll keep me in jail all weekend.' Manufactured deadline, manufactured fear.

Notice that each line attacks your two best protections: your family and your time to think. Every one is designed to keep you isolated and rushed. So let each one trigger the opposite response. The more a caller insists you must act this instant and tell no one, the more certain you can be that hanging up and calling your family is exactly the right move. Their pressure is a confession.

WATCH OUT

'Don't tell your family' and 'don't hang up' are the two lines to listen for. They target the two things that end the scam — so hearing them means do both.

10. If the Call Is Happening Now

A calm checklist for the moment.

If you are reading this because a call like this is happening right now, or just did, take a breath — you have everything you need to handle it. The single most important thing is that you have not yet sent money, or that you stop immediately if you were about to. From there, a few calm steps resolve it almost every time, and they resolve it in your grandchild's favor far better than paying ever could.

- 1 Do not send any money, buy any cards, or hand cash to anyone — not yet, not until you've verified.
- 2 Hang up. You owe the caller nothing; a real emergency survives your hanging up.
- 3 Call your grandchild (or whoever it claimed to be) on their own saved number.
- 4 If they don't answer, call their parents or another family member who would know.
- 5 Once you reach the real person — almost always safe and fine — you'll know it was a scam, and you can breathe.

If you have already sent money, do not despair and do not freeze in shame — move quickly instead, because speed sometimes helps. Call your bank, card company, or the gift-card company right away and say it was a scam, and ask them to try to stop or reverse it. Then tell your family and report it. There is a separate guide of mine on exactly what to

do in the first thirty minutes after a scam, and I am always glad to help you through it on the phone.

GOOD TO KNOW

The callback almost always ends in relief — your grandchild safe at home, baffled by the worry. That relief is the normal outcome, because the call was a fake all along.

11. The Variations to Expect

It isn't always a grandchild in jail.

While the classic version is a jailed grandchild, the same emotional machinery drives several variations, and knowing them keeps you from thinking 'that's not quite my situation.' The core is always a loved one in sudden, frightening trouble that only immediate money can fix, with secrecy demanded. Swap the details and the trick is identical.

- A grandchild in a car accident who 'hurt someone' and needs money to avoid charges.
- A loved one detained while traveling abroad, needing money for a fine, a hospital, or a flight home.
- A spouse or adult child arrested, with a 'lawyer' demanding a retainer immediately.
- A kidnapping claim — a terrifying but often entirely fake 'we have your grandchild' call demanding ransom.
- An 'accident' where your loved one supposedly can't come to the phone, so a stranger speaks 'for' them.

The kidnapping version is especially frightening and worth naming plainly: these 'virtual kidnapping' calls are usually a bluff, with no one actually taken, relying entirely on terror and speed. In every variation, the defense is the same — do not send money, and reach your loved one or their family directly on a known number. If you ever truly believe someone is in danger, call 911 as well; real emergencies are served by involving the real authorities, never by secret cash to a caller.

WATCH OUT

A 'we have your grandchild, pay now' kidnapping call is almost always a bluff built on panic. Don't pay — reach your loved one directly, and call 911 if you genuinely fear for someone's safety.

12. Teaching the Whole Family

The plan only works if everyone shares it.

This scam targets the bonds between generations, so the defense belongs to the whole family, not just the grandparents. A clone of a grandchild's voice is used to call a grandparent; the same tools could clone your voice to call someone else. When everyone understands the trick and shares the same simple rules, the scam has nowhere to land, because no one in the family will act on a frightening call without first verifying it another way.

Have one short, calm conversation together. Agree on two things: that nobody in the family will ever be upset about a callback, and that any true emergency can wait the minute it takes to confirm. Pick a family safe word while you are all together, and say it aloud once so it sticks. Make sure the grandparents have the grandchildren's numbers saved and know how to call them quickly. Five minutes of this can save a retirement account and a great deal of heartbreak.

Tell the grandchildren directly, too. They are usually the voice being copied, and they tend to take the whole thing seriously the moment they understand their own online clips could be used to frighten and rob the grandparents they love. A family where every generation knows the plan — callback first, safe word as backup, never rushed or secret about money — is remarkably hard for this scam to touch.

GOOD TO KNOW

Make sure grandparents actually have the grandkids saved in their phones, so the callback is quick. The plan only helps if the real number is a tap away in a panicked moment.

13. Why Scammers Target Grandparents

Not weakness — circumstances they exploit.

People sometimes assume grandparents fall for this because of age or declining sharpness. That is not it at all, and believing it does a disservice to a lot of very capable people. Scammers target grandparents for reasons that have nothing to do with intelligence: grandparents often have savings, deep love for grandchildren they may not see daily, a trusting and polite generational manner, and sometimes a landline or a listed number that makes them easy to reach in bulk.

The emotional distance is part of it. If you do not talk to a grandchild every single day, you cannot instantly know they are safe at home, which gives the scammer's story room to breathe. The scammer counts on that small uncertainty — 'maybe he really did go on a trip, maybe something did happen' — to keep you from dismissing the call outright. It is not gullibility; it is the simple reality of family life that the scammer twists to his advantage.

Understanding this helps in two ways. It frees grandparents from any shame, since being targeted reflects circumstances and love, not a failing. And it points to the fix: close that uncertainty with the callback. The very gap the scammer exploits — not being sure your grandchild is safe — is erased the instant you call and hear their real voice at home. The callback turns the scammer's favorite opening into his undoing.

GOOD TO KNOW

Grandparents are targeted for their savings and their love, not for any weakness. The small uncertainty of not talking daily is what the scam exploits — and the callback erases it.

14. The Courier Variation, Up Close

When they send someone to your door.

A newer and especially brazen twist has the scammer send a courier — a rideshare driver, a taxi, or a hired runner — straight to your home to collect cash, jewelry, or gold, supposedly as the bail payment or collateral. It feels more legitimate to some people because a real person shows up, and it moves the money fast and in a form that is almost impossible to trace or recover once it is handed over.

Know this clearly: no legitimate bail process ever sends a courier to a grandparent's door to pick up cash or valuables. The courier is often an unwitting rideshare or delivery driver who has no idea they are part of a scam, simply dispatched to an address to collect an envelope. That does not make it any less a theft. If anyone is coming, or has been sent, to your home to collect money or valuables for a 'bail,' that is a scam in progress, and the answer is to send them away with nothing and call your family.

If you are on a call being told a courier is on the way, do not prepare any cash or valuables, do not hand anything over when they arrive, and hang up to call your loved one directly. If you feel at all unsafe about someone coming to your door, it is entirely appropriate to call the local police as well. Handing an envelope to a stranger at your door feels concrete and

real in the moment, which is exactly why scammers like it — but it is pure theft, dressed up as a legal errand.

WATCH OUT

No real bail ever involves a courier coming to your door for cash or gold. If someone's been sent to collect, hand over nothing, hang up, and call your family — and the police if you feel unsafe.

15. If You Don't Have Grandchildren

This scam still has a version for you.

You might read all this and think it does not apply because you have no grandchildren, or none of the right age. But the arrest scam flexes to fit whoever answers the phone. The 'loved one in jail' can be an adult child, a niece or nephew, a sibling, a close friend, even a spouse. The scammer often starts vague — 'it's me, I'm in trouble' — and adapts to whatever relationship you reveal, so anyone with people they love is a potential target.

There are also versions where the frightened party supposedly cannot come to the phone at all, so a stranger speaks entirely 'on their behalf' — after an accident, say, or because they are detained. This removes the need for a convincing cloned voice and relies purely on your fear for someone you care about. The emotional engine is identical; only the cast changes to suit your life.

So the plan is for everyone, grandchildren or not. Whoever a frightening call claims to be, the response is the same: do not send money, hang up, and reach that person — or someone who would know where they are — on a number you already have. A family safe word works for a spouse, a sibling, or a best friend just as well as for a grandchild. Love is the target, in whatever form yours takes, and the callback protects it in every form.

GOOD TO KNOW

No grandkids? The scam simply swaps in an adult child, a sibling, a friend, or a spouse. The callback and safe word protect every relationship, not just grandparent and grandchild.

16. Working With Your Bank

An ally against the big cash withdrawal.

Because this scam often sends people rushing to the bank for a large cash withdrawal or a wire, your bank can be a real ally, and it is worth setting things up so it is one. Tellers and bank staff are increasingly trained to spot the signs of a scam — an older customer suddenly withdrawing a large sum, flustered, perhaps on the phone, vague or secretive about why. Many a scam has been stopped at the counter by an alert teller who gently asked the right question.

This is exactly why scammers coach their victims to lie to the bank: 'don't tell them it's for bail, just say it's for home repairs,' or 'they'll try to stop you, so keep it vague.' That coaching is a glaring confession. If anyone ever tells you to hide from your bank the real reason you are withdrawing or sending money, that alone proves it is a scam, and the right move is to tell the teller the whole truth and let them help you.

Ahead of time, you can also ask your bank about setting alerts on large or unusual transactions, which give you — and, with your permission, a trusted family member — a heads-up when big money moves. These alerts do not take away your control; they simply add a pause and a second pair of eyes at exactly the moment a scam needs speed and secrecy. Treat your bank as a partner in protecting your money, not an obstacle, and lean on that partnership when a frightening call has you reaching for cash.

WATCH OUT

If a caller coaches you to lie to the bank about why you're withdrawing money, that is a confession. Tell the teller the truth — they are trained to help and have stopped many scams at the counter.

17. The Emotional Aftermath

Be gentle, whether it worked or not.

Whether this scam took money or merely frightened you, it leaves a mark, and that is worth acknowledging. Even a call that you saw through can shake you badly, because for a few minutes you truly believed someone you love was hurt and in danger. That fear is real even when the crisis was fake, and it is normal to feel rattled, tearful, or angry afterward. Be as gentle with yourself as you would be with a friend who had the same scare.

If money was lost, the shame can be heavy, and I want to meet it head-on: the fault lies entirely with the criminals who weaponized your love, not with you. I have sat with wonderful, sharp people devastated by this, and the kindest and truest thing I can tell them is that being fooled by a cloned voice of a crying grandchild is not a character flaw. It is the predictable result of a cruel trick aimed precisely at the best part of them.

Talk about it rather than carrying it alone, and lean on the people who love you. Tell your family — both for practical help and because breaking the silence is part of healing. And please do not let embarrassment stop you from reaching out to me or anyone else for help or reassurance. These calls are designed to isolate and shame; refusing to be isolated and shamed afterward is its own small victory over the people who did this.

GOOD TO KNOW

Even a call you saw through can leave you shaken — you believed a loved one was in danger. That's normal. Be kind to yourself, talk it through, and know the fault is entirely the scammer's.

18. Keeping Love and Clear Thinking Together

A steadying word before you go.

I want to end this one gently, because it is a frightening topic and I never want to leave you anxious every time the phone rings. The goal of everything here is not to make you suspicious of your own family or to dread a call from a grandchild. It is the opposite: to let your love flow freely and your mind stay clear, by giving you one simple habit so that fear never has to drive. You can answer the phone with an open heart precisely because you have a plan.

Think of the callback as the thing that lets you love without fear. Because you know that any frightening money call gets hung up and verified, you do not have to carry a low hum of dread about scams, and you do not have to second-guess every real call from family. The plan handles the rare bad call so you can relax about all the good ones. That is what a good habit buys you — not more worry, but less.

And you are never alone with this. If a call ever shakes you, if you are unsure, or if you simply want a steady voice before you do anything, call me. There is no charge to talk through a scam and no judgment, ever. Protecting a neighbor from one of these is some of

the most satisfying work I do, and I would always rather hear from you before you act than after. Keep your heart open, keep the callback ready, and let me know how I can help.

TIP

The plan exists so you can relax, not worry more. Knowing you'll always hang up and call back lets you answer the phone with an open heart and a clear head.

19. Questions People Ask Me

The ones that come up again and again.

It really sounded exactly like my grandson — how can it not be him? Voices can now be cloned from a few seconds of audio grabbed from social media, so a convincing match is exactly what to expect from this scam. Your ears are no longer proof. Hang up and call his real number; that is the only reliable test, and it works even against a perfect clone.

What if he really is in jail and I waste time? Calling him or his parents directly gets real help faster and more reliably than wiring cash to a stranger. The callback never harms a genuine emergency — at worst it costs a minute, and real bail is handled properly at the court or jail, not by gift cards over the phone.

The caller knew my grandson's name and some real details — isn't that proof? No. Scammers gather names and facts from social media, obituaries, and public records, and often get you to supply the name yourself. A few true details are part of the act, not evidence. Verify anyway, the same way, every time.

They told me a gag order means I can't call anyone — is that real? No. There is no phone-ordered gag that bars you from calling your own family or a lawyer. That claim is itself proof of a scam. Hang up and call your family regardless; the 'crime' of telling them does not exist.

20. A Five-Minute Family Plan

Set it before the phone ever rings.

The arrest scam is beaten in advance, by a family that has agreed on the plan before a single frightening call arrives. A calm agreement made now gives everyone something solid to hold when panic strikes later. Here is a short plan you can set up together in five minutes, and it protects against this scam and its cousins alike.

- 1 Agree: if any call says a loved one is in jail and needs money, we hang up and call that person directly first.
- 2 Agree: nobody is ever upset about a callback, and no real emergency can't wait one minute to confirm.
- 3 Pick a family safe word — private, odd, never posted online — and say it aloud together.
- 4 Make sure grandparents have the grandkids' real numbers saved and know how to call them.
- 5 Agree: no real bail is ever paid by gift cards, wire, crypto, or a courier — so we never do.
- 6 Write the plan on a card by the phone: 'Jail call? Hang up. Call them. Ask the safe word.'

TIP

A card by the phone that reads 'Jail call? Hang up and call them directly' is worth its weight in gold. In a panicked moment, a glance at a card beats trying to remember.

21. Reporting It — and Why It Helps

A few minutes that protect the next person.

Reporting a scam can feel pointless once the money is gone, but it genuinely matters. Reports help investigators link cases together, give platforms and phone carriers the evidence to shut fakes down, and warn others before they are caught. You do not need to have lost money to report — flagging an attempt is valuable too. It takes only a few minutes, and it turns a bad experience into something that helps your neighbors.

- Report to the Federal Trade Commission at ReportFraud.ftc.gov, the national clearinghouse for scams. You can also call 1-877-382-4357.
- Report online or financial crime to the FBI at ic3.gov, their internet-crime complaint center — especially for larger losses or cryptocurrency.
- Contact the Ohio Attorney General's consumer protection team at 800-282-0515 or through ohioattorneygeneral.gov.
- If your identity may be exposed, visit IdentityTheft.gov for a step-by-step recovery plan.

- Report spam texts by forwarding them to 7726 (SPAM), and use the 'report' button inside apps and email.

I wrote a separate, step-by-step guide on reporting to the FTC, the FBI, and the Ohio Attorney General, with exactly what to write down and what to expect afterward. If the reporting steps feel like a lot, that is a perfect thing to call me about. I am glad to sit with you and help you file, so that your report actually reaches the people who can use it.

GOOD TO KNOW

You will usually not hear back from a report, and that is normal. Your report still joins a bigger picture that helps investigators and warns others, even when nothing lands in your own inbox.

22. When to Just Call Me

A calm second opinion costs you nothing.

If something about a frightening call claiming a loved one is under arrest and needs bail has you second-guessing yourself, or you just want a steady second opinion before you do anything, please call me. There is never a charge to ask a scam question, and never any judgment. I would far rather spend a few minutes on the phone talking it through with you than hear later that something cost you money or worry. That is genuinely what I am here for, and it is some of the most satisfying work I do.

If you would like a hand in person, I come to homes all across Portage County. I can help you check something safely, tighten up your accounts and passwords after a close call, set your devices and routine so these scams have a harder time reaching you, and walk your whole family through a simple plan. We go at your pace, with no pressure and no rushing, and you come away feeling steadier.

GOOD TO KNOW

The best time to call is before you act — before you click, pay, or share anything. A quick 'does this seem right to you, Bill?' is one of my favorite kinds of call to get.

23. Contact Card & a Warm Close

Keep this page where you can find it again.

Bill's Home Tech — your local tech, Bill Davis, owner and only tech. Phone or text: (330) 200-8042. Email: bill@billshometech.com. Web: billshometech.com. Service area: Atwater, Ravenna, Kent, Streetsboro, Aurora, Rootstown, Mantua, Garrettsville, Windham, Edinburg, Suffield — all of Portage County, Ohio.

- Free phone call: any scam question or close call, always free, with no judgment and no rushing.
- In-home scam-check visit: \$99 flat for the first visit, with a 30-day follow-up included.
- Remote help by screen-share, for when you would rather not wait for a visit.

No real arrest is ever fixed by gift cards, wire, or a courier picking up cash — and the fastest way to help a loved one in real trouble is always to reach them, or their family, directly. Hang up, call back, and call me anytime you need a steady voice. I am only a phone call away.

CHEAT SHEET

Everyday Cheat Sheet

The one rule

A 'loved one in jail, needs money now' call is a scam. Hang up and call that person — or their family — on a number you already have.

The dead giveaways

- Pay by gift cards, wire, crypto, or a cash courier.
- A 'lawyer' or 'officer' takes over the call.
- 'Don't tell Mom and Dad' / 'don't hang up.'
- A cloned voice that sounds just like them.
- A 'gag order' forbidding you to call anyone.

Do this, every time

- 1 Don't send money or hand over cash.
- 2 Say 'let me call you right back,' then hang up.
- 3 Call the real person on their saved number.
- 4 Can't reach them? Call their parents or a sibling.
- 5 Still unsure? Ask the family safe word, or call Bill.

WATCH OUT

Real bail is handled at the court or jail, in person, through official channels — never by gift cards or a courier at your door. That demand alone proves the scam.

AT A GLANCE

A Picture to Follow Along

The Arrest-and-Bail Script

A fake crisis, a fake cast, a rush for untraceable cash.



No real bail is ever paid this way - hang up and call family.

Illustration - a schematic; details vary by device and setup.

AT A GLANCE

A Second Look

The Habit That Beats It

Don't judge the voice - confirm on a line you trust.

- 1 A call says a loved one's in jail, needs money
- 2 Pause - a real emergency survives a short pause
- 3 Say "let me call you right back," then hang up
- 4 Call the real person on their saved number
- 5 Can't reach them? Call their parents or sibling
- 6 Send nothing until you've confirmed a second way

The scammer controls the call in - not the number you dial out.

Illustration - a schematic; details vary by device and setup.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: **billshometech.com/book** · **bill@billshometech.com**

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.