



"It Sounded Just Like My Grandson" — Voice Cloning and the 10-Second Callback Test

Voice cloning, in plain English — and the callback habit that beats it.

————— **An Extended Guide · No. 1619 · SAFETY** —————

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SUMMARY

The 60-Second Version

If you remember one thing from this whole guide, make it this: a voice is no longer proof of who is calling. When a call brings bad news and a sudden rush for money, the voice itself can be faked by a computer, no matter how certain you feel. The good news is that you do not have to figure out whether it is real. You simply hang up and call the person back on the number you already have for them. That single habit ends the scam cold.

- 1 A call comes with an emergency and a need for money or secrecy.
- 2 Pause. A real emergency will easily survive a sixty-second pause.
- 3 Hang up and call your loved one back on their own saved number.
- 4 If you cannot reach them, call another family member who can.
- 5 Only act once you have reached them a second way and confirmed the story.

GOOD TO KNOW

This works even against a perfect fake. The scammer controls the call that came in — they do not control the number you dial out. That is why calling back, not out-listening the voice, is the whole game.

1. Why I Wrote This One

A calm start, because fear makes us act before we think.

I have spent more than thirty years helping people with technology here in Portage County, and lately the question I hear most often is some version of this: can someone really fake my grandson's voice on the phone? The honest answer is yes, they can, and it is easier than it used to be. I am not telling you that to frighten you. I am telling you because the fix is genuinely simple, it costs nothing, and once you know it you can answer your phone without that knot in your stomach.

Here is the comforting part, and I want you to hold onto it the whole way through. You do not need a sharp ear or a technical mind to stay safe. You do not have to win an argument with a clever, fast-talking caller. You do not have to become suspicious of everyone who calls. You just need one small habit, and I am going to walk you through it slowly, the same way I would at your own kitchen table — no rushing, no jargon, and absolutely no shame if one of these calls has already gotten to you or someone you love.

A quick word about how to read this. The first few chapters explain what is really going on, in plain words, so the habit makes sense and you trust it. The middle chapters give you the

habit itself and the backup for the rare times you cannot reach someone. The last chapters are for the whole family, plus the questions I get asked most and a short drill you can run tonight at the dinner table.

TIP

Read this with the person you would most likely get a scary call about — a grandchild, a spouse, a sibling, a parent. The plan works best when the whole family knows it, because the same trick can be aimed at any of you.

2. What Voice Cloning Actually Is

The plain-English version, no computer degree required.

Voice cloning is simply a computer copying the sound of one particular person's voice. You give a program a short sample of someone speaking, and it studies the shape of that voice — the pitch, the pace, the little habits and catches that make it theirs. After that, whoever is running the program can type any words they like, and the computer will say those words out loud in that stolen voice. It is the same broad family of technology behind the friendly voices on smart speakers and car navigation, turned to a dishonest purpose by dishonest people.

The sample needed is surprisingly short. Consumer-protection officials and television news programs that have tested these tools report that only a few seconds of clear speech can be enough — some put it at five to ten seconds, others at around twenty. The exact number keeps shrinking and honestly does not matter much for you. What matters is that it is a tiny amount of sound, and most of us have far more than that drifting around in public without ever thinking about it.

It also helps to know what cloning cannot do, because that keeps the fear in proportion. A clone copies the sound of a voice. It does not copy the person's memories, their private jokes, or their knowledge of your family. It cannot truly hold a natural back-and-forth conversation about shared history. That gap is exactly what your callback and your safe word will exploit. The machine can sound like your grandson, but it does not know what your grandson knows.

WATCH OUT

The copy does not have to be flawless to work. On a quick, emotional phone call, with a little static and a lot of panic, even a rough imitation is more than enough to fool a worried, loving person. Do not assume you would 'just know.'

3. Where Scammers Get the Voice

The sample usually comes from somewhere completely ordinary.

People often picture a scammer secretly recording a phone call to steal a voice. They rarely need to go to that trouble. The far easier source is the open internet, where huge amounts of ordinary recorded speech sit in plain view. A short video a grandchild posted, a clip from a church choir or a sermon, a graduation speech, a small-business owner's welcome video, even a chatty outgoing voicemail greeting — any one of these can hand over more than enough clean sound.

- Public videos on Facebook, Instagram, TikTok and YouTube, where the person talks straight to the camera.
 - Voicemail greetings that play your own recorded voice to anyone who calls and lets it ring through.
 - Podcasts, sermons, webinars, online classes and recorded meetings that quietly live online for years.
 - Clips that friends or relatives reshare, which can be fully public even when your own account is private.
 - Short 'stories' and reels that feel temporary but are easily saved by anyone watching.
- None of this means you should hide from the world, close your accounts, or stop sharing the moments that matter. It means the raw material is already out there for most families, so a safe habit cannot depend on keeping every second of your voice secret. It has to be something that works no matter what a scammer has already collected. That is the whole reason the callback test is built the way it is — it assumes the voice could be perfect and protects you anyway.

GOOD TO KNOW

Later in this guide I give you a few gentle steps to lower how much of your voice sits in public — but those steps are a bonus, not the main defense. The callback is the main defense.

4. What One of These Calls Feels Like

Knowing the shape of it helps you spot it in the moment.

These calls follow a pattern because the pattern works, and it has worked on sharp, careful people for years. The phone rings and a familiar-sounding voice is clearly upset — crying, whispering, or talking very fast. There has been a car accident, an arrest, a trip to the hospital, a problem in another country. The voice is embarrassed and scared and begs you not to be angry. Then, very quickly, a second person usually takes over the call: a lawyer, a police officer, a bail bondsman, a doctor, a case worker.

That hand-off to a stranger is deliberate, not accidental. A stranger can stay perfectly calm and businesslike while you are rattled and your heart is pounding, and a calm authority figure is exactly what a frightened person wants to obey. The 'official' will have a tidy explanation for everything — why it must be cash or cards, why it must be right now, why you cannot call anyone, why it must stay quiet. Each answer sounds reasonable in the moment, which is the point.

The story always needs two things from you, and only these two: money, fast, and silence. You will be told not to tell other family members, not to hang up, not to call anyone else, to stay on the line until it is handled. Every single piece of that is designed to stop you from doing the one thing that instantly ends the scam — reaching your actual loved one through a channel the caller does not control.

GOOD TO KNOW

Real emergencies are messy and slow, and real institutions leave a paper trail. Hospitals, courts, and police do not take payment in gift cards over the phone, and they will never instruct you to keep a family crisis secret from your own family.

5. The 10-Second Callback Test

This is the whole guide, boiled down to one habit.

Here is the test, and it really is this simple. The moment a call brings an emergency together with a need for money, you stop, you hang up, and you call the person back yourself on the number you already have saved for them. It takes about ten seconds to begin, and it works every single time, because it does not depend in any way on the call that came in. You are not judging the voice. You are checking the facts on a line you trust.

- 1 Say one simple line out loud: 'Let me call you right back.' Then hang up. You owe no explanation and no apology.
- 2 Open your contacts and call your loved one on their own saved number — the one you have had for years.
- 3 If they answer and they are perfectly fine, you have your answer: the first call was a scam, and you can breathe.
- 4 If they do not answer, call a second family member who would know where they are and what is really going on.
- 5 Do not send money, read card numbers, or share account details until you have confirmed the story this second way.

That is the entire method. You do not argue with the caller, you do not test them with trick questions, you do not try to decide whether the voice is real or fake. You simply refuse to act on the incoming call, and you confirm the story on a channel you already trust. If the whole family agrees never to be offended by a callback, there is no social awkwardness to stop you, even at two in the morning.

TIP

Make sure your loved ones are actually saved in your phone by name, so the callback takes seconds and not minutes. If you still keep a paper list by the phone, make sure those numbers are current too.

6. Why Calling Back Beats a Perfect Fake

The reason this one small habit is genuinely enough.

It is worth understanding why this works, because understanding it is what lets you trust it under pressure. A scammer can control the call that reaches you. They can fake the voice, they can fake the number that appears on your screen, and they can feed you a polished, convincing story with a supporting cast of fake officials. All of that lives on their side of the phone line. But there is one thing they cannot touch: the number you choose to dial when you hang up and call out.

When you call your grandson's real, saved phone — or his mother's, or his sister's — you step completely out of the scammer's world and into a channel they do not control. That is why no improvement in the fake can ever defeat you. The clone could sound absolutely perfect, with every breath and crack in the right place, and it would not matter one bit, because you have stopped judging the voice and started confirming the facts somewhere safe.

This is the quiet confidence I most want you to walk away with. You are not in a contest to out-listen a computer, and you never have to be. You do not have to be clever, fast, or technical. You just have to be a little stubborn about one rule. Stubbornness about the callback is worth more than the sharpest ear in the world, and anyone can be stubborn about a simple rule they have decided on in advance.

GOOD TO KNOW

Practice the callback once when nothing is wrong, so your hands know the steps. Under real stress, a habit your fingers already know beats advice you have only read.

7. A Family Safe Word as Your Backup

For the rare times you truly cannot reach them.

Sometimes you genuinely cannot get through. They are on a plane, their phone is dead, it is the middle of the night, or they are somewhere with no signal. For exactly those moments, a family safe word is a simple, powerful backup. It is a word or short phrase your family agrees on in advance — something an outsider could not guess and that you would never post online. If a frightening call claims to be family and you cannot verify any other way, you ask for the word. A real loved one will know it. A voice clone will not, because knowing is not the same as sounding.

Pick something memorable but a little odd, and steer well clear of anything a stranger could dig up — not a pet's name, not a street you have mentioned on Facebook, not a birth year. A silly pairing of two unrelated words tends to work beautifully, because it is easy for the family to remember and nearly impossible for an outsider to guess. Agree on it once, say it out loud together so everyone has really heard it, and you are set for years.

Teach the rule along with the word: if someone calls in a panic and cannot give the safe word, that is not proof they are an impostor in every case, but it is your signal to slow down, hang up, and verify the ordinary way before you do anything with money. The word is a backstop for the callback, not a replacement for it.

GOOD TO KNOW

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

8. The Old Tells — and Why They Are Fading

Some clues still help, but please do not lean on them.

People used to listen for odd pauses, a flat and emotionless tone, or a strange rhythm, and those clues do sometimes still show up in a clone. You might hear a voice that does not quite breathe in the right places, or one that sounds a touch too smooth and even, or a reply that lands a half-second late. If you notice something off, by all means trust that instinct. But here is the catch that makes me nervous about relying on it: the tools keep getting better every year, and a poor phone connection conveniently hides the very flaws you would be listening for.

- A slightly robotic or unnaturally even rhythm, with breaths in odd spots or no breaths at all.
- Background noise that is wrong for the story — dead silence during a supposed roadside accident.
- A voice that will not switch to a video call and will not answer a simple, specific personal question.
- Pressure that ramps up the instant you hesitate, rather than patience from someone who truly loves you.
- A reluctance to let you hang up and call back, framed as 'there isn't time.'

Treat every one of these as a hint that something is wrong, never as proof that something is fine. A clone that passes all of them is still a clone. The only reliable test is the one that does not depend on your ears at all — hang up and reach the real person another way. Let the tells make you more cautious, never less.

9. What the Caller Says to Keep You on the Line

Naming the pressure out loud takes away its power.

Scammers rehearse the exact lines that stop people from hanging up, and the same handful come up again and again across thousands of calls. When you can see them coming and name them for what they are, they lose their grip on you. Listen for any of these, and treat each one not as information to weigh but as a flashing sign that it is time to end the call and verify.

- 'Don't tell Mom and Dad, I'm so embarrassed.' Secrecy is the scam's oxygen — it only needs you isolated.

- 'Stay on the line, don't hang up, there isn't time.' Urgency is the trick itself, not a fact about the situation.
- 'It has to be gift cards' — or a wire, a cash courier, or cryptocurrency. Real institutions simply do not work this way.
- 'There's a gag order, you're not allowed to discuss the case with anyone.' Courts do not phone families to say that.
- 'I sound funny because I'm hurt / crying / it's a bad line.' A handy excuse for anything that does not sound quite right.

WATCH OUT

The harder a caller insists that you must act right this second and must tell no one, the more certain you can be that hanging up and calling back is exactly the right move. Pressure to stay silent is a confession.

10. The Money They Ask For

The payment method is often the single clearest red flag.

Pay close attention to how the money is supposed to move, because this is where scammers tip their hand almost every time. They need payment methods that are fast, that reach them anywhere in the world, and that are very hard to reverse once sent. Honest emergencies almost never require any of these. If someone on the phone steers you toward one of them for an urgent crisis, that alone is reason enough to stop everything and verify.

- Gift cards — being told to buy store cards and read the numbers off the back over the phone. No real agency, court, utility, or company ever collects a debt this way.
- Wire transfers or money-transfer services sent to a name you do not recognize, often with urgent instructions.
- Cryptocurrency, frequently through a machine at a gas station or convenience store, with the caller talking you through it step by step.
- A courier, taxi, or rideshare driver sent straight to your door to collect cash, jewelry, or gold.

The federal government's consumer-protection agency has reported for several years running that imposter scams are among the most common frauds Americans report, with billions of dollars lost, and that bank transfers, cryptocurrency, and gift cards are favorite tools of the people behind them. Government imposters alone account for hundreds of millions in reported losses in a single year. The method is a tell. Let it be one, every time.

11. If You Already Spoke or Sent Money

No shame — just the next few right steps.

If one of these calls already got to you, take a slow breath, because the next part is about action, not blame. These scams are built by organized, full-time professionals to fool careful, loving people, and being targeted or even fooled says nothing bad about your intelligence or your worth. I have sat with retired teachers, nurses, and engineers who were caught out by these. What matters now is acting quickly, because speed is the thing that can sometimes claw money back before it disappears.

- 1 If you sent money, call your bank, your card company, or the gift-card company right away and tell them plainly it was a scam. Ask them to try to stop, freeze, or reverse it.
- 2 Write down everything while it is fresh — the phone number, the time, what was said, any names or badge numbers used, and how the money was sent.
- 3 Tell your family. Breaking the secrecy is part of recovering, not something to be ashamed of, and they can help you with the calls.
- 4 Report it, so others are warned and investigators can connect the dots. I walk through exactly where and how in my reporting guide.
- 5 Watch for a follow-up 'recovery' call offering to get your money back for a fee — that is a second scam aimed at the same list.

GOOD TO KNOW

The faster you call the bank or card company, the better your odds. Even hours later it is still worth trying — never let embarrassment cost you the chance to recover something.

12. Quieting Down Your Own Recordings

A few small steps that lower your exposure.

You cannot erase every trace of your voice from the world, and you should not have to stop sharing life with the people you love to feel safe. But a handful of simple choices make it meaningfully harder for a stranger to grab a clean, usable sample. Think of these as closing the easy doors. None of them require you to leave Facebook, stop video-calling the grandkids, or give up the things you enjoy online.

- Set family videos and any talking clips to friends-only rather than fully public, on every app you use.

- Keep a plain, short voicemail greeting, or better yet use the phone's default automated greeting instead of a recording of your own voice.
- Think twice before posting long talking videos — the kind where you speak clearly for a minute or more — to fully public accounts.
- Gently remind grandchildren that public talking videos of themselves can be grabbed by anyone, and could be used against the very people they love.
- Check old posts now and then; a clip from years ago is just as usable as one from today.

TIP

I have a separate step-by-step guide on making social-media videos private, app by app. If the settings feel fiddly, ask me and I will either send it or walk you through it on the phone.

13. Teaching the Whole Family

The habit protects everyone, not just the oldest member.

These scams work in every direction across the generations. A clone of your voice could be used to call your children and grandchildren; a clone of theirs could be used to call you. That is exactly why the callback habit belongs to the entire family and not just to whoever happens to be the oldest person at the table. When everybody agrees on the same simple rule, the scam has nowhere left to land, because there is no family member who will act on a scary call without first confirming it another way.

Have one short, unhurried conversation. Agree together on two things: that nobody in the family will ever be hurt or annoyed by a callback, and that any true emergency can comfortably wait the sixty seconds it takes to confirm. Pick your family safe word while you are all together, and say it out loud once around the room so it sticks. It is the kind of five-minute talk that can quietly save a retirement account, and it often brings a bit of relief to everyone once it is said plainly.

Write the plan down somewhere the family can see it — the callback rule, the safe word kept private, and a reminder that caller ID is not proof. For a household with young grandchildren visiting, a card on the fridge does double duty: it reminds the adults and quietly teaches the kids.

GOOD TO KNOW

Tell the grandchildren too, directly. They are very often the voice being copied, and they tend to take the whole thing seriously the moment they understand their own online clip could be used to hurt the people they love.

14. The Grandparent Scam, Up Close

The oldest version of this trick, now with a cloned voice.

The so-called grandparent scam has been around far longer than voice cloning. For years it ran on a simple bet: an older person hears a young voice sobbing 'Grandma, it's me,' fills in the name of a real grandchild themselves, and the scammer just rolls with whatever name they are given. It worked often enough to spread nationwide. What voice cloning adds is the one piece that used to be missing — a voice that actually sounds like the specific grandchild, not a vague young stranger.

The script is remarkably consistent. The grandchild is traveling or away at school, there has been a wreck or an arrest, they are hurt or in jail, and they are mortified and begging you not to tell their parents. A lawyer or officer comes on to explain the bail or the fine, always payable immediately and always by a method that cannot be undone. The emotional core is shame and secrecy, because a grandparent who keeps the secret cannot be talked out of it by the very people who would spot the fraud.

Your defense is the same one that runs through this whole guide, and it is a relief how little you have to change. You do not try to decide whether the sobbing voice is 'really' your grandchild. You say you will call right back, you hang up, and you call the grandchild's own number, or their parents, or a sibling. A real grandchild in real trouble is helped faster this way. A fake one evaporates the moment you dial out.

WATCH OUT

If a caller leads with 'Grandma, do you know who this is?' do not supply a name. Answer 'No, who is this?' A scammer is fishing for a name to use against you.

15. A Caregiver's Version of the Same Risk

If you help look after a parent, this chapter is for you.

If you are the adult child or caregiver helping an older parent, you have a double job here: protect yourself from calls that clone your parent's or your sibling's voice, and help your parent set up the callback habit without making them feel watched or incapable. The tone matters as much as the plan. People resist a lecture, but they welcome a shared rule that the whole family follows together, including the younger members.

Frame it as something you are doing for everyone, not something you are imposing on them. 'There's a new phone trick going around that copies voices, so our whole family is setting up one simple rule' lands far better than 'you need to be careful because you might get fooled.' Set up their contacts so a callback is one tap. Put a small card by their phone. Agree on the family safe word together, at a holiday or a Sunday dinner, so it feels ordinary rather than alarming.

It also helps to pre-arrange the money side quietly. If a parent knows that no real family emergency will ever require gift cards, a wire to a stranger, or secrecy, they have a bright line they can hold even when a voice that sounds like you is crying on the phone. You might also ask their bank about alerts on large or unusual transfers, which buy time without taking away anyone's independence.

GOOD TO KNOW

I have a separate guide just on gently talking with a parent about scams without a fight, and one on setting up money alerts and limits. Ask and I will point you to them.

16. When the Call Claims to Be the Law

Police, courts, and 'gag orders' that do not exist.

A powerful variation drops the grandchild entirely and leans on authority instead. The caller says they are from the sheriff's office, a court, or a federal agency. There is a warrant for your arrest for a missed jury summons, or your Social Security number has been linked to a crime, or there is a case against a family member and a strict gag order forbids you from discussing it with anyone. The badge numbers sound real, the tone is stern, and the fear is immediate.

Here is the plain truth that defuses all of it. Real police do not call to collect money and do not take payment in gift cards, wire transfers, or cryptocurrency. Courts send summonses and notices by mail, not by threatening phone calls. There is no such thing as a phone-ordered 'gag order' that bars you from calling your own family or your own lawyer. Any one of these claims, by itself, is enough to know the call is a fraud.

So you treat it exactly like the others. You do not argue about the law with the caller, and you do not try to prove your innocence over the phone. You hang up. If you are genuinely worried it might be real, you look up the actual, published number for your local sheriff or court — never a number the caller gives you — and you ask them directly. That independent callback is your protection here too.

WATCH OUT

Fear of the police is a tool these callers use on purpose. The sterner and more official the voice, the more it is worth hanging up and checking through a number you looked up yourself.

17. Caller ID Is Not Proof

Why the name on your screen can lie to you.

Many people quietly rely on caller ID as a kind of proof: if the screen shows a grandchild's name or a local number, surely it must be them. I understand the instinct, but it is one of the most dangerous assumptions you can make today. The information shown on your screen is easy to fake. Scammers routinely make a call appear to come from a family member, a bank, a hospital, or a local government office, a trick the phone companies call spoofing.

The phone industry and federal regulators have been rolling out a caller-authentication system meant to cut down on spoofed numbers, and it does help with some calls. But it is not complete, it does not cover every call, and it does not guarantee that the person behind a correctly-labeled call is honest. In short, caller ID is getting a little better, but it is nowhere near a guarantee, and you should never treat it as one.

The practical rule is easy. Let caller ID be a hint about who might be calling, and nothing more. When money and urgency enter the conversation, the name on the screen earns no special trust at all. You still hang up, and you still call back on a number you dialed yourself from your own contacts or a published listing. The screen can be faked; the number you

choose to dial cannot.

GOOD TO KNOW

I have a separate guide just on caller-ID spoofing — how it works and why 'your bank,' Medicare, or the sheriff can show on your screen when it is really a scammer. Ask me for it anytime.

18. How Big a Problem Is This, Really?

A little perspective, without the scare tactics.

I am careful with numbers because fear sells and I am not here to sell you fear. But a little honest perspective helps you take the callback habit seriously without losing sleep. In its most recent full-year report, the federal government's consumer-protection agency said Americans reported losing more than twelve billion dollars to fraud in a single year, a sharp jump from the year before, with imposter scams among the very most common type people reported.

The picture for older adults is worth knowing too. The FBI's internet-crime center reported that people aged sixty and older lost billions in a single year, with tens of thousands of complaints and an average loss, for those who lost money, running into the tens of thousands of dollars. These are reported figures, and most experts believe the true totals are higher, because so many people are too embarrassed to report at all.

Two things to take from those numbers, and only two. First, this is common and it is organized — you are not being paranoid to prepare, any more than you are paranoid to lock your front door. Second, the losses are preventable with simple habits, which is the whole reason I write these guides. The people who get hurt are almost never foolish. They are usually caught off guard, alone, and rushed. The callback habit removes exactly those three conditions.

GOOD TO KNOW

Reported dollar figures change every year, so treat the exact numbers as a snapshot. The lesson underneath them — verify before you pay — does not change.

19. The Same Trick, Now by Text

A cloned voice isn't the only impostor you'll meet.

Voice cloning gets the headlines, but the same family-impostor con also arrives silently, as a text message. You have perhaps seen it: a message from an unknown number that opens with 'Hi Mom, I dropped my phone in the sink and I'm texting from a friend's number.' From there it moves, within a message or two, to a request for money or help paying a bill, all while explaining why the familiar number no longer works. There is no voice to clone because there is no call at all — just your worry doing the work.

The defense is a close cousin of the callback. A new or unknown number claiming to be family is a reason to pause, not to panic. You do not reply with money or account details. Instead you contact the person on their real, known number — call it, or text the number you already have saved — and confirm. If the 'new phone' story is true, they will answer on the old number or explain in person. If it is a scam, your real loved one will be puzzled to hear from you, and no harm will be done.

The same rule covers messaging apps and social media. A relative's account can be hacked or copied, and a message asking for money or gift cards, even from an account that looks right, deserves the same pause-and-verify treatment. Never move money on the strength of a message alone, however familiar the name attached to it looks. Confirm on a channel you trust first, every time.

WATCH OUT

'I lost my phone, text this new number' is one of the most common openings there is. Treat any new number claiming to be family as unproven until you reach the person a way you already trust.

20. Guarding Up Without Living in Fear

The goal is calm confidence, not suspicion of everyone.

I want to end the teaching part of this guide the same way I began it — gently. It would be easy to come away from a chapter full of scam scripts feeling like the phone is a minefield and every caller is a crook. That is not the life I want for you, and it is not necessary. The whole point of a single, reliable habit is that it lets you relax the rest of the time. You do not have to be suspicious of everyone if you are simply firm about one rule when money and urgency show up together.

Think of it the way you think of a seatbelt. You do not drive in terror of a crash; you just click the belt out of habit and then enjoy the drive. The callback is your seatbelt for the phone. Click it when the conditions call for it — an emergency plus a push for money or secrecy — and otherwise answer your phone, call your grandkids, and share your life without that low hum of dread. The habit is what buys back your peace of mind.

And please remember you are not alone with any of this. If a call shakes you, if you are unsure, or if you just want to talk it through with someone who will not rush you or make you feel small, that is exactly what I am here for. There is no such thing as a silly question when it comes to protecting your money and your family. A quick phone call costs you nothing and can save you a great deal.

TIP

Confidence comes from rehearsal, not from willpower. Run the five-minute drill in the next chapter once with your family, and the calm will take care of itself.

21. Questions People Ask Me

The ones that come up again and again at kitchen tables.

What if the caller knows real details about my family? Scammers gather names, relationships, hometowns, and even recent events from social media, obituaries, and public records, so a few accurate details prove nothing at all. In fact, a caller rattling off true facts to earn your trust is a reason to be more careful, not less. Verify anyway, the same way, every time.

What if my grandson really is in trouble? Then calling him back directly, or reaching his parents, gets real help to him faster and far more reliably than wiring money to a stranger ever could. The callback never harms a genuine emergency — at worst it costs a minute, and at best it saves you from a devastating loss. There is no version of a real crisis that the callback makes worse.

Can I just ask the caller a question only the real person would know? It is tempting, but it is riskier than it sounds. Personal details leak online more than people realize, and staying on the line keeps you inside the scammer's script where the pressure lives. Hanging up and calling back is cleaner, calmer, and safer than any quiz.

Does caller ID protect me? No, and this one surprises people. The number and name on your screen can be faked to show a family member, your bank, or even a local government office. Treat caller ID as a suggestion of who might be calling, never as proof of who is calling.

22. A Five-Minute Drill for Tonight

Practice makes the habit automatic under real stress.

The reason to practice is simple and a little humbling: panic makes all of us forget good advice, no matter how clearly we understood it a moment ago. A quick rehearsal now means your hands and your mouth will know what to do even when your heart is pounding and a familiar voice is crying on the line. Do this once with your family and it tends to stick for good.

- 1 Check that each close family member is actually saved in your phone by name, spelled the way you think of them.
- 2 Say the callback line out loud a couple of times: 'Let me call you right back.' Hearing yourself say it matters.
- 3 Practice finding a loved one's name in your contacts and pressing the call button, so it is pure muscle memory.
- 4 Choose your family safe word together and say it around the table, once each, out loud.
- 5 Agree, out loud and as a family, that a callback is always welcome and never rude — so no one hesitates later.

TIP

Write the callback rule and the red flags on a small card and tape it near the phone or on the fridge. In the heat of the moment, a card you can glance at always beats a memory under pressure.

23. When to Just Call Me

You never have to sort any of this out alone.

If a call rattled you, if you are not sure whether something was real, or if you simply want a second set of eyes before you do anything at all, call me. There is never a charge to ask a scam question, and there is never any judgment in my voice. I would far, far rather spend five minutes on the phone talking you down from a worrying call than hear later that one of these cost you money. That is genuinely what I am here for.

If you would like a hand in person — getting your contacts set up so the callback is quick, tidying a voicemail greeting, making family videos private, or simply walking your whole family through this plan at the kitchen table — I come to homes all across Portage County. We can make your phone and your daily routine a little safer together, at whatever pace feels comfortable to you, with no pressure and no rushing.

GOOD TO KNOW

Helping a neighbor sidestep a scam is some of the most satisfying work I do. Please do not hesitate to reach out before you act on a worrying call — that is exactly the right time to call.

24. Contact Card & a Warm Close

Keep this page by the phone even if you file the rest away.

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.

Here is the one line to carry with you out of this whole guide: a voice is no longer proof. Hang up, call back on a number you already have, and let any real emergency survive the short pause. Do that, and no clever fake can reach your family through you — not now, and not as the fakes keep getting better. You have got this. And if you ever want a hand, I am only a phone call away, and glad to help.

CHEAT SHEET

Everyday Cheat Sheet

The one rule

A voice is not proof of who is calling. When money and an emergency arrive together, hang up and call back on a number you already have.

Red flags on the call

- An emergency plus a sudden rush for money.
- 'Don't tell anyone' or 'stay on the line.'
- Gift cards, a wire, cryptocurrency, or a courier for cash.
- Caller ID showing family, a bank, or a government office.
- A second 'official' who takes over the call.

Do this, every single time

- 1 Pause — a real emergency survives sixty seconds.
- 2 Say 'let me call you right back,' then hang up.
- 3 Call them back on their own saved number.
- 4 Can't reach them? Call another family member.
- 5 Still unsure? Ask the family safe word, or call Bill.

WATCH OUT

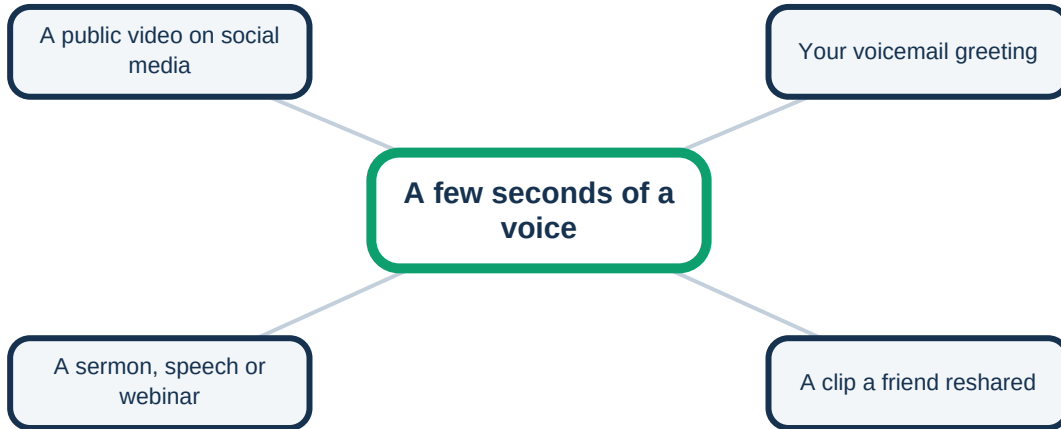
No real court, hospital, or police department takes gift cards over the phone or tells you to keep a family emergency secret from your own family.

AT A GLANCE

A Picture to Follow Along

Where the Voice Comes From

A short clip is all a cloner needs - and clips are everywhere.



That is enough to copy a voice - so your ears can't be the test.

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

AT A GLANCE

A Second Look

The 10-Second Callback Test

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

- 1 A call brings an emergency and a rush for money
- 2 Pause - a real emergency survives a short pause
- 3 Say "let me call you right back," then hang up
- 4 Call your loved one on their own saved number
- 5 Can't reach them? Call another family member
- 6 Act only once 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.