

Block Spam and Scam Calls

THE QUICK VERSION

- 1 Your carrier. Verizon, AT&T, and T-Mobile each have a free app that watches the network and labels or blocks known spam and fraud before it reaches you. Budget carriers that ride on those networks often get some of this protection too.
- 2 Your phone itself. Both iPhone and Android have built-in settings that can silence calls from numbers not in your contacts, and screen or flag suspected spam, without any extra app.
- 3 You. The final layer is your own habits — not answering unknown numbers, hanging up on pressure, and never handing over money or information to a caller. This layer catches what slips past the other two.

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Blocking Spam and Scam Calls on Any Carrier

Fewer junk calls, and the one rule that protects you most. Plain English, any carrier.

————— **An Extended Guide · No. 1712 · SCAM CALLS** —————

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1. Why your phone rings with junk all day

And why it is worse than ever.

If it feels like half your calls now are robots, recordings, or strangers trying to rush you into something, you are not imagining it. Automated dialing is cheap, so scammers and pushy marketers can call millions of numbers a day for almost nothing. Most of it is junk. Some of it is a genuine attempt to steal from you. Both can be cut down a lot.

There are two different problems hiding in that flood, and it helps to name them. Spam is the merely annoying stuff — the warranty recordings, the solar-panel pitches, the political robocalls. Scam is the dangerous stuff — someone pretending to be your bank, the government, a grandchild in trouble, or tech support, trying to get your money or your account details. The tools in this guide help with both, but the scam calls are where the real harm lives, so we will spend extra time on those.

Here is the honest truth up front: nothing stops every junk call completely. Scammers change numbers constantly. But a few free tools and a few simple habits will cut the volume way down and, more importantly, make sure the dangerous calls that do get through cannot hurt you. That is the goal — not a silent phone, but a safe one.

GOOD TO KNOW

The single most powerful protection is not a setting at all. It is the habit of never giving money or personal details to someone who called you. We will build up to that, but keep it in the back of your mind the whole way through.

2. The three layers that work together

No single tool does it all.

The best way to think about this is three layers, each catching what the others miss. You want all three turned on at once. Any one alone leaves gaps; together they cut the flood to a trickle.

- Your carrier. Verizon, AT&T, and T-Mobile each have a free app that watches the network and labels or blocks known spam and fraud before it reaches you. Budget carriers that ride on those networks often get some of this protection too.
- Your phone itself. Both iPhone and Android have built-in settings that can silence calls from numbers not in your contacts, and screen or flag suspected spam, without any extra app.

- You. The final layer is your own habits — not answering unknown numbers, hanging up on pressure, and never handing over money or information to a caller. This layer catches what slips past the other two.

Through the rest of this guide we set up each layer. The carrier tools and the phone settings take about ten minutes once, and then they work quietly in the background. The habits take no setup — just knowing them. By the end you will have all three working for you.

GOOD TO KNOW

If you only have time for one thing today, turn on your carrier's free call-filtering app. It does the most work for the least effort, and it is already included in what you pay.

3. Verizon Call Filter

Free spam detection and blocking.

If you are on Verizon, the free tool is called Call Filter. It detects and flags suspected spam, lets you block unwanted numbers, and lets you report junk callers so the network learns. On many Verizon phones it is already switched on, and on Android phones a lot of customers are enrolled in it automatically. Your job is mostly to confirm it is on and learn what the labels mean.

When Call Filter is working, an incoming junk call shows a label on your screen — something like Spam or Potential Spam — before you answer. That label alone is worth a lot: it tells you not to bother picking up. The free version also has a feature that lets you silence whole ranges of numbers, which helps against the local-looking calls we cover later.

Look for the Call Filter app already on the phone, or get it from your phone's app store and sign in with your Verizon account. There is a paid upgrade called Call Filter Plus with extras like a caller-ID lookup and a personal block list, for a few dollars a month, but most folks do fine on the free version. Start free, and only pay if the junk is still getting through.

GOOD TO KNOW

Verizon does not offer its senior 55-plus plan in Ohio — that one is Florida-only. But Call Filter is free on any Verizon plan, so Ohio customers get the spam protection regardless.

4. AT&T ActiveArmor

Blocks fraud, labels spam.

On AT&T, the free tool is called ActiveArmor. The free version automatically blocks calls AT&T has identified as fraud — the truly dangerous ones — and labels suspected spam so you can decide whether to answer. It also filters spam text messages, which is a nice bonus since scam texts are rising fast.

Get the ActiveArmor app from your phone's app store and sign in with your AT&T account. Once it is set up, fraud calls are stopped automatically and spam calls arrive wearing a warning label. You can also add your own numbers to a block list and report calls that got through, which sharpens the system over time.

As with the others, there is a paid tier with extras like reverse number lookup and more control over which categories get blocked. Most people never need it. Turn on the free version, let it block the fraud calls automatically, and only consider paying if a particular kind of junk keeps slipping past.

WATCH OUT

Some of ActiveArmor's strongest settings are switched off until you turn them on. After you install the app, open its settings and make sure spam blocking and the automatic fraud blocking are both enabled, rather than assuming the defaults did it.

5. T-Mobile Scam Shield

Scam ID and free blocking.

T-Mobile's free tool is called Scam Shield. It shows caller ID for numbers that are not in your contacts, flags suspected scam calls with a Scam Likely label right on your screen, and lets you turn on free scam blocking so the worst calls never ring through at all. You can also report scam and robocall numbers to help the network.

Get the Scam Shield app from your phone's app store and sign in with your T-Mobile account. The feature most worth turning on is the scam blocking — with it enabled, calls T-Mobile is confident are scams are stopped before your phone even rings. The Scam Likely label handles the ones it is less sure about, leaving the choice to you.

T-Mobile also has a paid Scam Shield Premium with extras like sending certain callers straight to voicemail and reverse lookups. The free features cover what most seniors need.

Turn on free scam blocking first and live with it a while before deciding whether any upgrade is worth it.

GOOD TO KNOW

T-Mobile's Unlimited 55-plus plan is available in Ohio, with the primary line holder needing to be 55 or older. Scam Shield is free on any T-Mobile plan, so you get the protection either way.

6. If you are on a budget carrier

Mint, Visible, Consumer Cellular and the rest.

Plenty of folks here are on a budget carrier — Mint, Visible, Consumer Cellular, US Mobile, Tello and the like — that rides on one of the big-three networks for a much smaller bill. The question is: do you still get the spam protection? The answer is mostly yes, with a twist.

A lot of the network-level fraud blocking happens on the underlying network, so a carrier riding on Verizon or T-Mobile gets some of that same protection automatically, even without the big carrier's branded app. What a budget carrier may not give you is the fancy branded app with all its extra buttons. That is fine, because the most important protection does not live in any carrier app at all — it lives in your phone's own settings, which we turn to next, and those work on every carrier.

So if you are on a budget carrier and there is no branded spam app to install, do not worry. Lean on your phone's built-in settings and your own habits. Those two layers do the heavy lifting regardless of who sends your bill.

TIP

Not sure whether your budget carrier has a spam app? Search your phone's app store for the carrier's name. If there is an app, sign in and look for call-filtering settings. If there is not, move straight to your phone's own settings in the next chapters.

7. The iPhone setting that cuts the flood

Silence Unknown Callers.

Here is the most powerful free setting on an iPhone, and it works on any carrier. It is called Silence Unknown Callers. When it is on, any call from a number not in your contacts, not in your recent calls, and not in your email does not ring your phone. It goes quietly to voicemail instead. Your phone stops jumping every time a robot dials.

To turn it on, open Settings, scroll down to Phone, and look for Silence Unknown Callers. Tap it on. From then on, people you know ring through normally, and strangers land in voicemail where you can check them at your leisure. If the call was real and important, they leave a message and you call back.

There is one honest trade-off, so you can decide with eyes open. A legitimate call from a number you do not have saved — a new doctor's office, a delivery driver, a return call from a business you contacted — will also go silently to voicemail. For most retired folks that is a fine trade: you check voicemail and call back the real ones. If you are waiting on an important call from a new number, you can toggle this off for the day.

GOOD TO KNOW

On newer iPhones there is also an option to screen unknown callers by asking them who is calling and why, then showing you the answer before you pick up. If your iPhone offers it, it is a gentler alternative that still protects you. Exact wording varies by iPhone model and software version.

8. The Android and Pixel settings

Caller ID and spam, and Call Screen.

Android phones have their own built-in protection, and like the iPhone it works on any carrier. The exact wording differs between a Samsung and a Google Pixel, so I will give you both. The idea is the same: let the phone flag or filter spam, and on a Pixel, let it screen strangers for you.

On most Android phones, open the Phone app, tap the three dots for its menu, go to Settings, and look for Caller ID and spam. Turn on seeing caller and spam ID, and turn on filtering spam calls so flagged junk goes quietly to your spam folder instead of ringing. On a Samsung the equivalent is found under the Phone app's settings as Caller ID and spam protection — turn it on there.

Google Pixel phones have a standout extra called Call Screen. When an unknown number calls, the phone's assistant can answer for you, ask who is calling and why, and show you a live written transcript of their answer — all without you saying a word. You read what they want and decide whether to pick up. It is the single best defense against both robots and live scammers, because a scammer talking to a robot gets nowhere.

TIP

Menu names shift with Android updates. If you cannot find Caller ID and spam, open the Phone app settings and read through the list slowly — it is in there under a slightly different name. Or call me and I will walk you to it.

9. Why scammers fake a local number

Neighbor spoofing, explained.

Have you noticed that a lot of junk calls now show a number that looks local — the same area code as you, sometimes even the same first three digits after it, as if a neighbor down the road is calling? That is a trick, and it has a name: neighbor spoofing. The scammer fakes the number on your screen to look local, because people are far more likely to answer a local number than a strange one.

The number you see is not real. It is not your neighbor, and often it is not even a working number — it may belong to a stranger across town who has nothing to do with the call and who is getting angry callbacks they do not understand. The scammer can make the screen say almost anything. So a local-looking number is not a reason to trust a call. If anything, an unexpected local call that turns out to be a recording or a stranger is a red flag.

The defense is the same as for any unknown call: do not let the local area code lower your guard. The carrier apps and your phone's spam filtering catch many of these. For the rest, the rule holds — if you do not recognize the caller and they start asking for money or information, hang up.

WATCH OUT

Scammers also fake the names on your screen, not just the numbers. A call can show your bank's name, the Social Security office, or even the word Hospital and still be a scammer. The screen can lie. Trust what you call, not what calls you.

10. The National Do Not Call Registry

What it does — and what it cannot.

You have probably heard of the Do Not Call list, and it is worth signing up for — but it is important to understand what it actually does, so you are not disappointed. The National Do Not Call Registry is a free government list. Once your number is on it, legitimate telemarketers are supposed to stop calling you to sell things. Honest companies follow it.

To register, go to the official site, donotcall.gov, or call 1-888-382-1222 from the phone you want to register. It is free, it does not expire, and you never have to renew it. There is no cost and no catch. If a call or text offers to add you to the Do Not Call list for a fee, that itself is a scam — the real one is always free and only at that government address.

Here is the honest limit. The registry only stops honest telemarketers. Scammers already break the law by calling you — they are not going to obey a government list. So the Do Not Call Registry will quiet the legitimate sales calls, but it does nothing against the dangerous scam calls. That is why it is one tool among several, not the whole answer. Register anyway; it is free and it helps with one slice of the problem.

GOOD TO KNOW

Being on the Do Not Call list can actually make spotting scams easier. Once the honest telemarketers stop, a sales pitch that still gets through is more likely to be a scammer — a useful signal.

11. Blocking one specific number

When the same caller keeps at it.

Sometimes it is not a flood, it is one persistent number calling again and again. You can block that single number directly on your phone, and it is quick. Here is how on each kind of phone.

- 1 On an iPhone: open the Phone app, go to Recents, find the number, and tap the little i or the word Info beside it. Scroll down and tap Block this Caller, then confirm.
- 2 On most Android phones: open the Phone app, go to Recents, press and hold the number (or tap it and look for a menu), and choose Block or Block and report spam.
- 3 On a Samsung: same path — open Phone, Recents, tap the number, and choose Block number.

One honest caveat: blocking one number helps against a real person or business that keeps calling, but it does less against the robot scams, because those change their fake number every single call. Block the stubborn individual callers; lean on the carrier app and phone filtering for the ever-changing robots. Both have their place.

TIP

When you block a number, choose the option to also report it as spam if your phone offers it. That teaches the network, which helps catch the same scammer when they call someone else with the same number.

12. What a scam call sounds like

The patterns that give them away.

The surest protection is recognizing a scam while it is happening. They vary in the details, but they almost all share the same bones. Learn the pattern once and you will spot them across the board, no matter the disguise.

- Urgency. You must act right now, today, this minute, or something terrible happens. Real institutions give you time. Pressure is the tell.
- Fear or a prize. Either something is wrong — a warrant, a hacked account, a grandchild in jail — or you have won something. Both are designed to knock you off balance.
- A demand for unusual payment. They want gift cards, a wire transfer, cash in an envelope, or cryptocurrency. No real agency or company is ever paid that way. This one is almost a guarantee it is a scam.
- A request for information. Your Social Security number, a bank account, a password, or a code that was just texted to you. A real caller who truly represented your bank would never need you to read these to them.
- They called you. The scam almost always starts with an incoming call you did not expect. If a call hits two or three of these, it is a scam. You do not need to be sure, and you do not need to be polite about it. Hang up. You never owe a stranger who called you an explanation or a moment of your time.

13. What to never do on a scam call

The rules that keep you safe.

This is the most important chapter in the guide. All the apps and settings reduce how many bad calls reach you. These rules make sure the ones that do get through cannot hurt you. Commit them to memory, and tape them by the phone if it helps.

- Never give out your Social Security number, bank or card numbers, passwords, or a code texted to your phone, to anyone who called you. Ever. No exceptions.
- Never pay with gift cards, a wire transfer, cash by mail, or cryptocurrency. These are the scammer's tools. A demand for any of them is a scam, full stop.
- Never let anyone you did not call get into your computer or phone remotely, no matter what they claim is wrong with it.
- Never press a button to be removed from a list when a recording tells you to. On a scam call, pressing a button just tells them a real person is here, and the calls increase.
- Never act in the moment. Hang up and call the real number — off your bank card, your statement, or the government's official website — and ask if anything is actually wrong. It never is.

WATCH OUT

The grandparent scam is common and cruel: a caller claims your grandchild is in trouble and needs money fast, and begs you not to tell anyone. Hang up and call your grandchild or their parents directly on a number you know. It is always a lie.

14. Scam texts and voicemails too

The same tricks, by message.

Scammers do not only call. The same schemes arrive by text message and in voicemails, and the rules are the same. A text saying a package could not be delivered, a toll is unpaid, your bank account is locked, or there is a problem you must fix by clicking a link — these are the texting version of the scam call. Do not click the link. Do not call the number in the message.

The tell is identical: urgency, a problem you did not know about, and a link or number they want you to use right now. If you think it might be real — maybe you are expecting a package — do not use anything in the text. Go to the company the way you normally would, through their real website or the number on your paperwork, and check there.

You can report a scam text by forwarding it to 7726, which spells SPAM on the keypad. It is free and it helps your carrier catch the sender. Then delete the message. Do not reply, not even to say stop — on a scam text, replying just confirms your number is live.

TIP

A real delivery company, toll agency, or bank will not ask you to settle something urgent through a texted link. When a message creates panic and points you at a link, that panic is the product. Slow down and verify through a channel you chose.

15. If you think you already gave something up

Calm steps to take right now.

If you are reading this because you already answered one of these calls and gave out a number or sent money, take a breath. It happens to sharp, careful people every day — these criminals are good at their job. What matters now is acting quickly and calmly. Here is the order.

- 1 If you gave a bank or card number, call your bank or card company right now using the number on the back of your card. Tell them what happened and ask them to watch for or stop fraudulent charges.
- 2 If you sent money by gift card, call the store that issued the card immediately — sometimes the funds can still be frozen if you are fast.
- 3 If you gave your Social Security number, you can report it and get a recovery plan at the government site [identitytheft.gov](https://www.identitytheft.gov).
- 4 If you let someone into your computer, disconnect it from the internet and have someone you trust check it. Change important passwords from a different device.
- 5 Tell a family member or someone you trust. Scammers count on shame to keep you quiet. There is nothing to be ashamed of, and telling someone helps you act faster.

GOOD TO KNOW

You can report scams to the Federal Trade Commission at reportfraud.ftc.gov. It will not get your money back by itself, but it helps the authorities track and stop these operations — and it is a concrete step that helps you feel back in control.

16. Traps people fall into

Honest mistakes, all avoidable.

After thirty years of helping folks with their phones, I see the same few slip-ups around spam and scam calls. Knowing them is most of the battle.

- Trusting the name or number on the screen. Both can be faked. Trust what you dial, never what dials you.
- Thinking the Do Not Call list stops scammers. It only stops honest telemarketers. Register, but do not rely on it for the dangerous calls.
- Answering local-looking numbers because they seem like a neighbor. That is exactly the trick. A local area code means nothing.
- Pressing a button to opt out of a recording. It confirms you are real and brings more calls.
- Paying with gift cards because a caller insisted. No legitimate bill is ever paid with gift cards. This one belief, held firmly, stops most scams cold.
- Being too embarrassed to tell family after a close call. Silence is the scammer's friend. Talk about it.
- Installing an app a caller told you to install so they can fix your phone. Never let a caller direct what goes on your device.

WATCH OUT

Be wary of any call claiming to be from tech support — Microsoft, Apple, your internet company — saying your device has a virus. These companies do not call you out of the blue. It is one of the most common scams against seniors.

17. Questions I hear at the kitchen table

Plain answers.

Will these tools block calls I actually want? The carrier apps and spam labels are good at telling junk from real, so wanted calls almost always ring through. The one setting that can send a real but unknown number to voicemail is Silence Unknown Callers — if you are expecting a call from a new number, turn it off for the day, then back on.

Is it safe to just answer and say nothing to see who it is? It is safer not to answer unknown numbers at all. If you do pick up and hear a recording, a pause, or a stranger, simply hang up. You do not need to say anything, and staying silent is fine.

They left a voicemail saying I owe taxes and will be arrested. Is that real? No. Government agencies do not call to threaten arrest or demand immediate payment, and they certainly

do not want gift cards. Delete it. If you are ever unsure, look up the agency's real number yourself and call to ask.

Do I have to pay for the carrier app? No. The free versions of Call Filter, ActiveArmor, and Scam Shield cover what most people need. The paid tiers add extras most folks never miss. Start free.

My friend got a call that showed my number. Did I get hacked? Almost certainly not. Scammers fake real numbers to hide, and yours may have been picked at random. There is nothing on your end to fix, and it usually passes in a few days.

18. Silencing Calls Only at Night

Let the phone rest while you do.

There is a special misery to being woken at two in the morning by a junk call, and it is entirely avoidable. Every modern phone has a built-in quiet mode that you can set to turn itself on and off on a schedule — silent through the night, back to normal by morning — so the phone simply does not ring for the hours you are asleep. On an iPhone this lives under Focus, in a mode called Do Not Disturb; on Android it is called Do Not Disturb as well, usually found in the sound settings.

The worry, of course, is: what if a real emergency comes in overnight? The phone makers thought of exactly that, and the quiet mode is not a blunt on-off switch. You can set it to stay silent for everyone EXCEPT the people you choose — your children, say — and to let a call through if the same person calls twice in a row within a few minutes, which is how a true emergency usually sounds. So the junk stays quiet while the calls that matter still reach you.

- 1 iPhone: open Settings, then Focus, then Do Not Disturb; set a schedule for your sleeping hours.
- 2 Android: open Settings, then Sound, then Do Not Disturb, and set a schedule.
- 3 In its settings, allow calls from your 'Favorites' or chosen family to ring through anyway.
- 4 Turn on 'allow repeated calls' so a true emergency — the same caller twice — still gets through.
- 5 Test it once during the day by setting a short schedule, so you trust it before you rely on it.

TIP

Set the quiet hours a little wider than your actual sleep — say, nine at night to seven in the morning. The point is restful nights with no junk, while your chosen people and any genuine repeated emergency call still come through loud and clear.

19. Reporting a Scam to the FTC and Your Carrier

Where to send it, and why it helps.

When a scam call gets through, reporting it feels like it won't change anything — but it genuinely does. The government and the carriers use the numbers people report to build the very blocking tools that catch the next wave of junk, so each report you file helps protect everyone, including you, down the line. It takes only a couple of minutes, and you do not need to have lost anything to report it.

There are two simple places to send it. For a scam or fraud attempt — someone trying to trick you out of money or information — the Federal Trade Commission takes reports at ReportFraud.ftc.gov. For plain unwanted sales and robocalls, the place is DoNotCall.gov. Both are official government sites, both are free, and both let you describe what happened in plain words. Alongside that, report the call to your own carrier: forward a junk text to the short code 7726 (it spells SPAM on the keypad), which works on every major carrier and tells them to investigate that number.

- Scam or fraud attempt: report it at ReportFraud.ftc.gov — free, official, takes minutes.
- Unwanted sales calls and robocalls: report at DoNotCall.gov.
- Junk texts: forward the message to 7726 (spells SPAM) — works on all major carriers.
- Inside your carrier's spam app, mark the call as spam or scam so the carrier learns from it.
- You don't have to have lost money to report — reporting the attempt still helps.

WATCH OUT

Be careful where you go to report. Type ReportFraud.ftc.gov or DoNotCall.gov yourself rather than clicking a link from a message, and never pay anyone who offers to 'stop the calls' for a fee — that offer is itself a scam. The real reporting sites never charge you.

20. Junk on the Landline vs. the Cell Phone

Why the old phone is harder to protect.

If you keep both a landline and a cell phone, you have probably noticed the landline is the one that rings all day with junk — and there is a real reason for it. An old landline has almost none of the protections a cell phone carries. There is no carrier spam app labeling the call, no 'silence unknown callers' setting, no easy way to block a number from the phone itself. The junk simply rings through, every time.

A cell phone, by contrast, has layers of defense built right in — the carrier's free spam filter, the phone's own screening settings, and one-tap blocking of any number. That is a big part of why so many folks end up moving their cherished home number onto a cell phone: not just for convenience, but because it is so much easier to keep quiet. On the landline, your main defenses are a separate call-blocking box you plug in between the wall and the phone, and the simple discipline of letting the answering machine catch anything you do not recognize.

- Landline: little built-in protection — no carrier spam app, no 'silence unknown' setting.
- Landline help: a plug-in call-blocking box, and letting the answering machine screen calls.
- Cell phone: carrier spam filter, phone screening settings, and one-tap number blocking.
- On either phone, the National Do Not Call Registry helps with honest sales calls but not scammers.
- Many people move the home number to a cell phone largely because it's far easier to keep quiet.

GOOD TO KNOW

If your landline is drowning in junk and you've thought about letting it go, you can keep the number itself by moving it to a cell phone — and gain all the blocking tools a landline never had. I have a separate guide on exactly that move, and I'm glad to walk you through it.

21. Protecting a Parent Who Is Confused

Guarding someone who can't always tell a scam apart.

This is a tender subject, and it comes up often: an aging parent with memory trouble or the beginnings of dementia is especially vulnerable to phone scammers, because the very tricks scammers use — urgency, confusion, pressure — land hardest on someone who is already struggling to keep things straight. If you are a family member reading this with a worried heart, know that there is a lot you can do to build a wall around that phone, gently and without taking away their independence.

The single most effective step is to set their phone so that only people in their contacts can ring through, and everyone else goes quietly to voicemail. A scammer calling from an unknown number simply never reaches them. Beyond that, keep the contact list tight and current, turn on the carrier's strongest spam blocking, and consider a phone built for simplicity with fewer ways to get into trouble. For money specifically, families often work with the parent's bank to add alerts or a trusted-contact so a sudden odd transfer gets a second set of eyes.

- Set the phone so only saved contacts ring through; unknown callers go to voicemail.
- Keep the contact list small and current — just the people they truly need.
- Turn on the carrier's strongest spam and scam blocking, and the phone's screening settings.
- Ask the bank about transaction alerts or a trusted-contact so odd money moves get noticed.
- Gently rehearse one rule with them: 'If a call asks for money or numbers, hang up and call me.'

WATCH OUT

Do this with your parent, not around them — a phone that suddenly behaves differently can be upsetting or confusing. Frame it as help, keep the people they love reachable, and revisit it as things change. This is about protection and dignity together, never about taking the phone away.

22. The Grandparent and Warrant Scams

What they say, so you know it the instant you hear it.

Two scams target seniors more than any others, and knowing exactly how they sound is half the protection. The first is the grandparent scam. The phone rings and a panicked young voice says something like, 'Grandma? It's me — I'm in trouble, please don't tell Mom and Dad.' They claim to have been in a car accident, or arrested, and need bail or legal money sent right away, quietly. Sometimes a second voice comes on pretending to be a lawyer or an officer. It is designed to flood you with fear and love before your good sense can catch up.

The second is the warrant or arrest scam. A stern official voice claims to be from the sheriff, the court, or a federal agency, says there is a warrant for your arrest — often for a missed jury date — and demands immediate payment to make it go away, usually by gift cards, a wire, or a courier sent to your door. Here is the bedrock truth that unmask it every time: no real court, police department, or government agency will EVER call demanding payment to cancel a warrant, and none will ever ask for gift cards. That request alone proves it is a scam.

- 1 If a caller claims to be a grandchild in trouble, hang up and call that grandchild or their parents directly on a number you already have.
- 2 Never send money, gift cards, or a courier because a caller is in a hurry — urgency is the trick.
- 3 Treat any 'warrant, pay now' call as a scam; real agencies never demand payment by phone or gift card.
- 4 Agree on a family 'safe word' so a real grandchild in a jam can prove it's them.
- 5 After you hang up, report it at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) and tell a family member what happened.

WATCH OUT

The pressure to keep it secret and act in the next five minutes is the scam's whole engine. A real emergency survives a five-minute pause to hang up and call back on a number you trust. If a caller fights that pause, that is your proof — hang up.

23. Letting Strangers Go to Voicemail

The calmest rule of all — and how to make it safe.

If all of this feels like a lot to keep track of, here is the single habit that quietly solves most of it: let unknown callers go to voicemail. You do not owe any caller your time the moment they ring. A real person with real business will leave a message, and you can call them back on your own terms, having had a moment to think. Scammers and robocallers, by and large, do not leave coherent messages — so the junk simply filters itself out.

You can make this automatic. Turn on the phone's 'silence unknown callers' setting, and any number not in your contacts goes straight to voicemail without the phone even ringing — you see it later as a missed call with a message, if they left one. Newer Android phones, especially Pixels, go a step further with Call Screen, where the phone itself answers an unknown call, asks who is calling and why, and shows you a written transcript so you can decide whether to pick up. Either way, you are back in control: calls come to you, not at you.

- iPhone: Settings, Phone, Silence Unknown Callers — unknown numbers go to voicemail silently.
- Android/Pixel: turn on Call Screen so the phone answers and shows you who's calling and why.
- Save the people and places you deal with — doctor, pharmacy, bank — so they always ring through.
- Check voicemail once a day so you never miss a real callback.
- A real caller leaves a message; most junk doesn't — so the flood filters itself.

TIP

The one thing to remember is to save the numbers that matter — your doctor, pharmacy, and family — into your contacts, so they ring through while the strangers go quiet. Spend ten minutes saving your important numbers and this gentle rule does the rest.

24. Working with Bill — your Support Plan

If you would rather I set it all up.

I have spent more than thirty years helping folks with their technology, and getting the spam and scam defenses set up right is one of the most worthwhile hours I spend at a kitchen table. I turn on your carrier's free app, set up the right filtering for your phone — iPhone, Samsung, or Pixel — and we go over the handful of rules that keep the dangerous calls from ever working on you. A first in-home visit is a flat ninety-nine dollars, with a 30-day come-back-free guarantee: if the same trouble comes back within a month, I come back at no charge.

You can reach me at (330) 200-8042. If you call after hours, you will reach Sophie, my AI helper, who takes a message and texts it straight to me so nothing gets lost. And if this guide helped you feel safer, a quick review at g.page/r/CSFv0jbCfFINEAE/review helps other folks in Portage County find me.

25. Your notes

Your setup, in one place.

Every phone is set up a little differently. Here is where I write down what we turned on for yours — which carrier app, which settings, and the rules worth keeping by the phone — so you have it all in one place.

- My carrier: _____
- Carrier spam app installed: _____
- Silence Unknown Callers / spam filtering turned on: _____
- Registered on donotcall.gov: _____
- Numbers I have blocked: _____
- The one rule: never give money or info to a caller: _____
- Who to call if I think I was scammed: _____
- Things to revisit later: _____

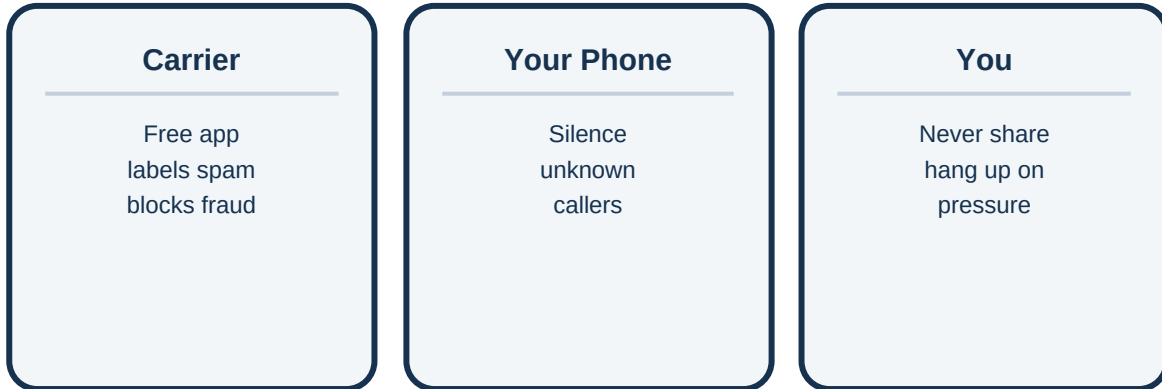
Bill Davis, Owner, Bill's Home Tech — Atwater, Ohio. (330) 200-8042 —
bill@billshometech.com

AT A GLANCE

A Picture to Follow Along

Three Layers Of Defense

Use all three together.



No single tool is perfect — stacked, they work.

Illustration — layout and details vary by model. Check your own device.

AT A GLANCE

A Second Look

A Suspicious Call Comes In

What to do, every time.

**When in doubt, hang up and call the real number.**

Illustration — layout and details vary by model. Check your own device.

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.