



## "Hi Mom, I Lost My Phone" — The Family Impostor Text Scam

The text from a 'new number' that isn't your child — and the one-minute check that beats it.

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## SUMMARY

## The 60-Second Version

If you get a text from an unknown number claiming to be your son, daughter, or grandchild — usually saying they lost or broke their phone and are on a new number — and it soon asks for money or help paying a bill, it's a scam. The fix is simple: do not reply with money or details. Call your child on the number you already have for them, or reach them a way you already trust. If the 'new phone' is real, they'll confirm. If it's a scam, no harm is done.

- 1 A text from an unknown number says 'Hi Mom, this is my new number.'
- 2 It explains the old phone is lost or broken.
- 3 Soon it asks for money, a bill payment, or gift cards.
- 4 Don't reply with money or details — call the real, known number.
- 5 Confirm it's really them before doing anything.

**WATCH OUT**

The scammer doesn't know your child's name — they wait for you to supply it. If a text asks 'Guess who?' or 'Do you know who this is?', don't answer with a name. Call the number you already have instead.

## 1. Why I Wrote This One

*A quiet text scam that's hitting families hard.*

In more than thirty years of helping folks across Portage County with their technology, I have watched scams move from the phone to the text message, where they are quieter and, in some ways, sneakier. One of the most common right now opens with a text that tugs at every parent's heart: 'Hi Mom, I dropped my phone in the sink and I'm texting from a friend's number.' There is no cloned voice, no dramatic call — just a worried parent and a few typed words doing all the work.

I am writing this guide because this scam is spreading fast and catching loving, sensible people, precisely because it is so low-key. A text feels casual and ordinary, and the story — a lost or broken phone — is completely believable, since it happens in real life all the time. By the time the conversation turns to money, the parent has often already accepted that they are texting with their child, and that acceptance is the whole trap.

The good news, as always, is that one simple check defeats it completely, and it takes about a minute. You do not have to figure out whether the text is really from your child. You call your child on the number you already have, or reach them a way you already trust, and

the truth sorts itself out instantly. We will walk through exactly how the scam unfolds, the tells, that one-minute check, and what to do if it has already reached you. No shame, no rush.

**WATCH OUT**

Share this with anyone in the family who texts with their kids or grandkids. The scam works best on people who haven't heard of it — so a quick heads-up is real protection.

## 2. How the Scam Unfolds

*From a friendly hello to a money request.*

The scam follows a gentle, patient script. It opens with a warm, ordinary message from an unknown number: 'Hi Mom' or 'Hey Dad, this is [or it's your daughter],' often with the explanation that their phone was lost, broken, dropped in water, or stolen, so they are temporarily on a new or borrowed number. The tone is casual and affectionate, designed to feel like a normal text from your child, not an alarming emergency.

There is usually a little back-and-forth first, with no mention of money at all. The 'child' chats, maybe asks how you are, and gets you comfortable with the idea that you are texting with them on this new number. Many people, at this stage, save the new number under their child's name, which deepens the illusion. The scammer is in no hurry; building that comfortable acceptance is the point, and rushing would risk breaking the spell.

Then, once trust is established, comes the ask. The 'child' has a problem: they cannot access their banking because of the phone situation, and they urgently need you to pay a bill, cover an unexpected expense, or send money to help — often by a bank transfer, a payment app, or gift cards, and often with a promise to pay you back as soon as their phone is sorted. The emotional setup and the plausible phone excuse make the request feel natural, which is exactly why the one-minute check matters so much.

**WATCH OUT**

The lack of urgency early on is part of the trick. A patient, chatty 'child' building rapport before mentioning money is the classic shape of this scam — the calm is the setup.

### 3. Why the 'New Phone' Story Works

*A believable excuse for everything odd.*

The genius of this scam, if you can call it that, is the lost-phone premise, because it neatly explains away everything that might otherwise tip you off. Why is your child texting from a number you do not recognize? The phone was lost. Why can't they just call you? The new phone or borrowed phone has issues, or they can only text right now. Why can't they access their own bank to pay the bill themselves? They are locked out until the phone is replaced. Every red flag has a ready, reasonable answer.

It works because losing or breaking a phone is genuinely common and relatable. We have all dropped a phone, cracked a screen, or dealt with a dead battery at the worst moment. So the story does not strain belief at all; it fits right into normal life. That plausibility is what lets the scam glide past the questions a stranger's request would normally raise, and it is why the premise is chosen so often.

Recognizing this helps you see through it: the very excuse that makes the story believable — the new phone — is also exactly what a scammer needs to explain away the fact that they are not your child. So rather than accepting the phone story as the reason you cannot verify, treat it as the reason you must. The new-number situation is precisely when you reach for the one-minute check, because it is precisely the situation the scam depends on your not checking.

#### GOOD TO KNOW

The lost-phone story answers every doubt a bit too conveniently. Let the 'new number' be your cue to verify, not your reason to skip verifying.

### 4. The One-Minute Check

*Call the number you already have.*

Here is the entire defense, and it takes about a minute: when a text from a new or unknown number claims to be your child or family, you contact that person on the number you already have saved for them before you do anything the text asks. Call it, or text the old number you have always used. If the new-phone story is true, they will answer there, or quickly explain in person, and you will have lost nothing but a minute. If it is a scam, your real child will be puzzled to hear from you, and the fraud is over.

This works because it does not depend on judging the text. The scammer controls the conversation coming from the new number, but they do not control your child's real, existing phone. When you reach out on the number you already trust, you step entirely outside the scammer's reach. Almost always, you will find your child safe and surprised, their old phone working perfectly, and the 'new number' revealed as a stranger. The check is quick, certain, and costs nothing.

The crucial detail is to use the number you already have, not to keep talking on the new one. Do not reply to the suspicious text to 'check,' and do not call the new number it came from — of course whoever is there will insist they are your child. Step outside that thread entirely: dial the old, saved number, or use another way you already reach them, or ask a family member who is with them. Separate channel, every time, exactly as with voice and video scams.

**WATCH OUT**

Don't reply to the new number to check — call the old, saved one. 'Hi honey, did you get a new phone?' to the real number settles it in seconds.

## 5. The Tells to Notice

*Signs that a 'family' text is a scam.*

While the one-minute check is your real protection, a few tells can confirm your suspicion and help you recognize the scam early. Noticing even one of these is reason enough to stop and verify through your child's known number before replying to anything.

- The message comes from a number you don't recognize, claiming to be close family.
- It opens with 'Hi Mom/Dad' but doesn't use your name or anything personal at first — fishing for you to fill in details.
- The phone was conveniently lost, broken, or stolen, explaining the new number and why they can't call.
- After some friendly chat, it turns to needing money, a bill paid, or gift cards, with a promise to repay.
- It resists a phone call ('I can only text right now') — avoiding a live voice that might not match.
- Small oddities: phrasing that doesn't quite sound like your child, or details that are vague where they should be specific.

The resistance to a voice call is especially telling. A real child on a borrowed phone can usually hop on a quick call or video, while a scammer typing from a keyboard will have reasons they can only text. And beware the opener that fishes for information — 'it's me,' 'guess who,' or 'do you know who this is?' — which is the scammer trying to get you to supply your child's name so they can use it. Never answer with a name; call the real number instead.

**WATCH OUT**

'I can only text right now' is a classic dodge. A real child can usually take a quick call. A refusal to move to voice, on a supposedly urgent matter, is a strong sign of a scam.

## 6. Why They Ask the Way They Do

*The payment methods that give it away.*

As with other scams, how the money is requested is a powerful tell, because scammers need methods that are fast and hard to reverse. The 'child' in these texts typically asks for a bank transfer to an unfamiliar account, a payment through an app, or gift cards — framed as the only option available 'because of the phone situation.' A request to send money to an account or person you do not recognize, even in your child's name, deserves immediate suspicion.

Pay special attention if the payment is supposed to go somewhere unexpected: a bill for a company you have never heard of, an account that is not your child's, a person with an unfamiliar name 'who is helping them,' or gift cards read out by number. Real family finances rarely require you to send money to a stranger's account on short notice because of a lost phone. The unusual destination is often the clearest sign that the 'child' is not who they claim.

The promise to pay you back quickly is part of the setup too, lowering your guard by framing the money as a brief favor rather than a gift. But once sent by these methods, the money is usually gone for good, repayment never comes, and the 'child' eventually stops responding or vanishes. Let any request to send money to an unfamiliar destination, prompted by a text from a new number, trigger the one-minute check before a single dollar moves.

**WATCH OUT**

Money requested to an unfamiliar account or by gift cards, 'because of the phone situation,' is a scam's fingerprint. Real family money rarely needs to go to a stranger on short notice.

## 7. The Messaging-App Version

*WhatsApp, Messenger, and social media too.*

This scam is not limited to ordinary text messages. The same family-impostor con runs on messaging apps like WhatsApp and Facebook Messenger, and through social media. On these, the scammer may message you from a new account claiming to be your child, or in some cases from your child's real account if it has been hacked. The platform changes, but the script is the same: a believable reason for the odd contact, some rapport, then a request for money.

The hacked-account version deserves special mention, because it can be more convincing: a message genuinely comes from your child's real account, so it is not a 'new number' at all. A scammer who has taken over the account messages the contacts asking for money or gift cards, sometimes with a story about being stuck or needing urgent help. Because the message comes from the real account, the usual 'unknown number' tell is absent, which makes verification by a separate channel even more important.

So apply the same one-minute check everywhere, regardless of the app or even if the message comes from a familiar account. Any request for money or gift cards that arrives by message — text, WhatsApp, Messenger, social media — gets confirmed by reaching the person another way you trust, ideally a voice call to their known number. If their account was hacked, your call also warns them to secure it. Never send money on the strength of a message alone, however familiar the name or account attached to it.

**WATCH OUT**

Even a message from your child's real account can be a hacked-account scam. A money request by any message gets verified by a voice call to their known number — no exceptions.

## 8. The Stranded and Emergency Versions

*When the story gets more urgent.*

While the classic opener is a calm lost-phone story, the same scam has more urgent cousins, and knowing them keeps you from thinking 'that's not quite what happened to me.' In these versions, the 'child' is not just inconvenienced but in some sort of jam: stranded somewhere without money, stuck abroad, in a minor accident, or facing a sudden bill that must be paid today. The urgency is dialed up to push you past the one-minute check.

The stranded-traveler version is common: 'Mom, my wallet and phone were stolen while I was traveling, I'm okay but I'm stuck and need money to get home / pay the hotel / get a new ticket.' It combines the believable phone problem with a sympathetic crisis, and the distance makes verification feel harder — which is exactly the point. The more a text piles on urgency and 'I can't talk right now,' the more it is steering you away from the call that would expose it.

The defense does not change with the drama. However urgent and heart-tugging the story, you still reach your child on the number you already have, or through another family member, before sending anything. A genuinely stranded child is helped faster and more reliably by your reaching them directly or looping in family than by wiring money to a stranger's account on the strength of a text. Let the extra urgency be a reason for the check, not a reason to skip it.

### WATCH OUT

'I'm stranded and can't talk, just send money' piles urgency on top of the phone story. The more a text rushes you and avoids a call, the more it needs the one-minute check.

## 9. If Your Own Account Gets Hacked

*When you become the sender, unknowingly.*

There is a flip side to this scam worth understanding: sometimes it is your account that gets hacked, and the scammer uses it to message your contacts pretending to be you. You might learn of it when friends or family call, puzzled, saying you texted them asking for money or gift cards when you did nothing of the sort. It is unsettling to discover your name was used to try to scam the people you care about.

If this happens, act to regain control. Change the password on the affected account — your email, social media, or messaging app — right away, and turn on the second lock (two-step verification) so a stolen password alone cannot get back in. Check the account's settings for anything the scammer changed, like a new recovery email or forwarding rule, and remove it. Then let your contacts know, plainly, that your account was compromised and any money request from it was a scam, so they do not fall for it.

To lower the risk of this in the first place, use strong, separate passwords on your important accounts and turn on the second lock everywhere it is offered, especially on email and social media, since those are the launching pads for impersonating you to everyone you know. Protecting your own accounts is part of protecting your family, because a scammer wearing your name is far more convincing to your loved ones than a stranger's 'new number' ever could be.

**TIP**

Turn on the second lock (two-step verification) on your email and social accounts. It's the best defense against a scammer hijacking your name to con the people you love.

## 10. Why They Have Your Number

*It isn't personal, and your phone isn't hacked.*

People often wonder, with a chill, how the scammer got their number and knew to pose as their child — does that mean they are being specifically watched? Almost always, no. These scams are sent in enormous volumes to huge lists of phone numbers that circulate among criminals, gathered from data breaches, public records, and purchases. The 'Hi Mom' opener is generic on purpose: it is sprayed to countless numbers, and it only needs the small fraction of recipients who happen to be parents to respond.

So the text that seemed eerily aimed at you is usually a mass message that got lucky. The scammer did not know you have a daughter; they said 'Hi Mom' to thousands of people, and parents replied. When you answered as if to your child, you supplied the relationship, and often the name, that made it feel personal. Understanding this takes away the frightening sense of being singled out, and it underlines why not supplying details — and just calling the real number — defeats the whole thing.

It also means receiving one of these texts does not indicate your phone has been hacked or your child is in any real danger. It simply means your number was on a list, as most

numbers are these days. There is nothing wrong with your device, and the right response is the calm one-minute check, not alarm. Knowing the texts are generic and random, not targeted surveillance, helps you treat them as the nuisance they are rather than something to fear.

**GOOD TO KNOW**

'Hi Mom' is sprayed to thousands of numbers — it's not aimed at you, and your phone isn't hacked. You supply the relationship when you reply, which is why calling the real number ends it.

## 11. A Note for Grandparents

*The text version reaches you too.*

Grandparents are very much in the sights of this scam, with the text posing as a grandchild rather than a child: 'Hi Grandma, it's your grandson, I got a new phone.' It pairs naturally with the grandchild phone-call scams, and a grandparent who has heard about the frightening 'arrest' calls may not realize the same impersonation arrives quietly by text too, with a gentler story and the same eventual request for money.

The protection is identical, and worth stating plainly for grandparents: a text from a new number claiming to be a grandchild is verified by calling the grandchild's real, known number, or by calling the grandchild's parents. Do not reply with money or details, and do not supply the grandchild's name if the text fishes for it with 'guess who' or 'it's your favorite grandkid.' The one-minute call to a number you already have settles it every time, just as with the phone-call versions.

It helps for grandparents to keep their grandchildren's real numbers saved and handy, and for the whole family to agree that a grandchild's genuine number change will be shared in advance, not sprung as an urgent money text. Grandparents who know this scam comes by text as well as by call are well protected on both fronts, and a quick family conversation ensures the grandchildren can confirm 'no, I didn't text you' the moment a grandparent calls to check.

**GOOD TO KNOW**

Grandparents: keep the grandkids' real numbers saved. A 'Hi Grandma, new number' text asking for money gets the same one-minute call to the number you already have.

## 12. Reading the Rhythm of a Fake

*The subtle feel of a scammer's chat.*

Beyond the obvious tells, there is often a subtle 'off' quality to the rhythm of these conversations, which you may sense even before you can name it. Scammers are typing from a script, sometimes handling many victims at once, and sometimes writing in a second language, so the chat can feel slightly generic, oddly formal, or strangely paced compared to how your child really texts. Trusting that small sense of 'this doesn't feel like them' is worthwhile.

Watch for vagueness where your real child would be specific. A scammer avoids details they do not know — they will not reference the specific thing you talked about last week, the family in-joke, or the exact plan for the weekend, and if pressed they stay general or change the subject. They also tend to steer relentlessly back toward the money and the phone story, rather than the natural wandering of a real family chat. These are hints, not proof, but they can confirm your instinct to check.

That said, do not rely on reading the rhythm, and do not try to out-chat the scammer to catch them. The technology and the scripts are improving, and a skilled scammer can mimic a casual tone well. If something feels off, let that feeling send you straight to the one-minute call rather than into a longer conversation trying to test them. Your instinct is a useful early-warning bell; the call to the real number is the thing that gives you certainty.

### GOOD TO KNOW

If a 'family' text just doesn't feel like how they really write — vague, oddly formal, fixated on money — trust that bell. Let it send you to the one-minute call, not into a longer chat.

## 13. Making Peace With Texting

*Don't let this scam spoil staying in touch.*

I do not want this guide to leave you nervous every time your phone buzzes, or afraid to text with your family. Texting is a wonderful, easy way to stay close to children and grandchildren, trade quick photos, and share the small moments of the day. The overwhelming majority of your texts are exactly who they appear to be, and this one specific scam does not have to cast a shadow over all the ordinary, happy messaging you enjoy.

Keep the risk in its narrow place. The danger is not texting itself, but one specific pattern: an unexpected message from a new or unknown number, claiming to be family, that leads to a request for money. That is the single situation that calls for the one-minute check. A normal text from your child's usual number, with no money request, needs no suspicion at all. You can text freely and warmly, reserving your caution for that one recognizable shape.

Think of the one-minute check as a light seatbelt, not a wall. You buckle it only when the specific conditions appear — a new number, claiming to be family, asking for money — and otherwise you text with an open heart. Because you know exactly when to pause and verify, you can relax the rest of the time, enjoying the closeness that texting brings without a background hum of worry. The habit protects your peace of mind as much as your wallet.

**GOOD TO KNOW**

Normal texts from the usual number need no suspicion. Reserve the one-minute check for the specific shape: new number, claims to be family, asks for money.

## 14. Why It Pulls So Hard

*The love it exploits, and letting go of shame.*

This scam works because it aims straight at a parent's love and instinct to help a child in a bind. When your son or daughter seems to be struggling — locked out of their accounts, stranded without a working phone, embarrassed to be asking — every instinct says to help quickly and not make a fuss about it. The scammer counts on exactly that generous, protective reflex, which is one of the best things about being a parent, turned against you.

There is no foolishness in responding to what looks like your child needing help. It is love doing what love does. I have seen warm, careful, intelligent parents caught by this precisely because they were being good parents, ready to drop everything for their kids. If this scam has reached you or someone you love, please set any shame aside entirely; the fault lies wholly with the criminals who weaponized a family bond, not with the parent who answered it.

Understanding the emotional pull also helps you resist it in the moment. When a 'child' text makes you feel that rush of concern and the urge to help right now, let that very feeling be your cue to slow down and run the one-minute check. The love is real and good; it simply must not be allowed to send money before a quick call confirms who is really on the other end. A minute's pause honors both your care and your caution.

**GOOD TO KNOW**

Responding to a child who seems to need help isn't foolish — it's love. The scam weaponizes that love. The pause to verify protects both your heart and your wallet.

## 15. If You've Been Chatting Already

*How to check without tipping your hand.*

Maybe you have already been texting back and forth with the 'new number' and are only now wondering if it is real. That is a perfectly fine place to stop and check, and you do not need to confront or accuse the texter. The simplest, surest move is to step away from that conversation entirely and reach your child the way you always have, calmly and without drama.

- 1 Don't send any money or gift cards, and don't share bank or personal details, until you've verified.
- 2 Don't rely on the new number to 'prove' itself — a scammer will happily insist they're your child.
- 3 Call your child on their real, saved number, or text that old number: 'Did you get a new phone?'
- 4 If you can't reach them, ask another family member who would know.
- 5 Once you reach the real person, you'll know instantly whether the texts were a scam. If it turns out to be a scam, you can simply stop replying and block the number; you owe the texter nothing. There is no need to argue or explain. And do not feel embarrassed about having chatted — the whole design is to get you comfortable before the ask, so engaging in friendly conversation is exactly what most people do. Catching it before money moved is a win, however far the chat went.

**WATCH OUT**

You don't have to confront the scammer or 'catch them out.' Just stop replying, call the real number to confirm, and block the fake one. No drama needed.

## 16. If You've Already Sent Money

*Act fast and set the shame aside.*

If you have already sent money to the 'new number,' take a breath and act quickly, because speed can sometimes help. There is no shame in being caught by a scam built to exploit a parent's love; it has fooled many careful people. What matters now is moving fast to try to recover the money and to protect yourself from further requests, which often follow once a scammer knows you will pay.

- 1 Call your bank, card company, or the payment app right away, say it was a scam, and ask them to stop or reverse it.
- 2 If you sent gift cards, contact that company's fraud line with the card numbers and receipts — act fast.
- 3 Stop all contact with the new number and block it; expect them to try again or ask for more.
- 4 Tell your real child and family, both for support and in case the scammer targets them too.
- 5 Write down the details and report it to the FTC and, for larger losses, the FBI (see my reporting guide).

### WATCH OUT

Once you've paid, expect follow-up asks — 'just a little more to finish sorting it out.' Stop there and verify; the first payment is often meant to open the door to bigger ones.

## 17. Teaching the Whole Family

*A shared habit closes the gap.*

Like the voice and video versions, this scam is beaten most reliably when the whole family knows about it and shares a simple habit. A scammer only needs to reach the one family member who has not heard of the 'new number' trick and who will act on a heartfelt text without checking. Spreading the word and agreeing on a common rule closes that gap, so there is no uninformed weak point for the scam to find.

Have a short, friendly conversation. Agree that if anyone in the family ever gets a text from a 'new number' claiming to be family and asking for money, they will always confirm by calling the person's known number first, and that nobody will be annoyed by such a check. You might also agree on a simple approach: real family changing their number will tell you in advance, or confirm by a quick call, not spring it on you with an urgent money request.

It helps, too, for the younger family members to understand the scam, both so they can protect their own parents and grandparents and so they can quickly confirm 'yes that's really my new number' or 'no, I didn't text you' when a parent calls to check. A family that expects and welcomes the one-minute verification turns this quiet scam into a non-event, because the first call to the real number ends it every time.

**GOOD TO KNOW**

Agree as a family: a real number change is shared ahead of time or confirmed by a call — never sprung on you with an urgent money request from a 'new number.'

## 18. Questions People Ask Me

*The ones that come up again and again.*

The text really sounded like my daughter — isn't it probably her? Scammers write in a warm, casual, believable way on purpose, and they rely on you filling in the familiarity yourself. 'Sounds like her' is not proof in a text. One quick call to her real, saved number settles it for certain, and takes only a minute.

What if it really is my child and I waste time checking? A quick call to their known number costs almost nothing, and a real child will be glad you are careful. If they truly got a new phone, they will confirm it in seconds. The check never harms a real situation — it only exposes a fake one.

Should I reply to ask them a personal question only my child would know? It is risky — details can leak online, and staying in the conversation keeps you engaged with the scammer. Far cleaner to leave that thread and call the real number. If you do test with a question, a vague or dodged answer is a clear red flag.

I saved the new number under my child's name — does that mean it's real? No. Saving the number is exactly what many people do before the money request, and it deepens the illusion but proves nothing. Call the old number you have always used, not the new one, to confirm.

## 19. A Quick Practice Run

*Rehearsing makes the check automatic.*

A tiny bit of practice makes the one-minute check second nature, so your hands know what to do even when a worried-sounding text has your heart racing. You can run this quick rehearsal with your family in a few minutes, and it tends to stick far better than simply being told the rule. Panic makes us forget good advice; a rehearsed habit holds under pressure.

- 1 Check that each of your children and grandchildren is saved in your phone by name, with their current number.
- 2 Say the check out loud: 'If I get a new-number money text, I call the old number first.'
- 3 Practice finding your child's name in your contacts and pressing call, so it's pure habit.
- 4 Agree with your family that a real number change will be shared ahead of time or confirmed by a call.
- 5 Pretend-run it once: 'If a text said this, what would I do?' — and walk through calling the known number.

It is worth pairing this with your other scam habits, since they all share the same backbone of verifying through a channel you trust. The callback for phone scams, the safe word for voice and video, and this one-minute check for texts are really one habit wearing three hats: never act on an urgent money request from an unexpected contact until you have confirmed it a way you already trust. Rehearsing them together makes the whole family steadier against every version.

And keep it light. This is not a grim drill but a quick, even slightly silly, family moment that leaves everyone a little safer and a little closer. A family that can calmly say 'call the old number first' without any fuss has quietly closed the door on a scam that catches thousands of loving parents and grandparents every year. Five minutes now is cheap insurance against a frightening, costly moment later.

### WATCH OUT

The callback, the safe word, and this one-minute text check are one habit in three hats: never act on an urgent money request from an unexpected contact until you've confirmed it a trusted way.

## 20. A Five-Minute Family Plan

*Set it before the text ever arrives.*

This scam is easiest to beat when the plan is agreed in advance, so a heartfelt text never catches you deciding under pressure. Here is a short family plan you can set up in a few minutes, and it protects against the text, messaging-app, and hacked-account versions alike.

- 1 Agree: a text from a 'new number' asking for money is always verified by calling the known number first.
- 2 Agree: nobody is annoyed by that check, and a real number change is shared ahead of time or confirmed by call.
- 3 Never reply to the new number to 'verify' — always use the old, saved one.
- 4 Never send money or gift cards to an unfamiliar account because of a 'lost phone' story.
- 5 Tell the younger family members, so they can confirm quickly and protect the older ones.
- 6 Keep this rule alongside your family safe word and callback habit for calls.

### WATCH OUT

One line covers it: 'New-number money text? Call the old number first.' Say it to the whole family, and the scam has nowhere to land.

## 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](https://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](https://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](https://ohioattorneygeneral.gov).
- If your identity may be exposed, visit [IdentityTheft.gov](https://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 text from a 'new number' claiming to be your child or family 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.

A text from a new number is never proof of who's really writing — but a quick call to the number you already have always is. Pause, call, and reach out to me anytime a message doesn't feel right. I am only a phone call away, and glad to help.

### CHEAT SHEET

## Everyday Cheat Sheet

### The one rule

A text from a 'new number' claiming to be family is not proof. Before you do anything, call the person on the number you already have.

### The tells

- Unknown number, 'Hi Mom/Dad, it's me.'
- Phone conveniently lost, broken, or stolen.
- Friendly chat first, then a money request.
- Money to an unfamiliar account or gift cards.
- 'I can only text right now' — dodging a call.

### The check

- 1 Don't reply with money or details.
- 2 Call the OLD, saved number — not the new one.
- 3 Ask: 'Did you get a new phone?'
- 4 Can't reach them? Ask another family member.
- 5 Confirm it's really them before anything moves.

**WATCH OUT**

Even a message from your child's real account can be a hacked-account scam. Verify any money request by a voice call to their known number.

## AT A GLANCE

## A Picture to Follow Along

## How the Text Scam Unfolds

A believable story, some chat, then a money ask.



**The lost-phone story explains away every red flag - so verify.**

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

## AT A GLANCE

## A Second Look

## The One-Minute Check

Step outside the text; reach the real person.

- 1 A 'new number' text claims to be family
- 2 Don't reply with money or details
- 3 Don't trust the new number to prove itself
- 4 Call the OLD, saved number you already have
- 5 Can't reach them? Ask another family member
- 6 Confirm it's really them before anything moves

**The scammer owns the new number - not your child's real phone.**

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.