



Scams That Target Recent Widows & Widowers

Spotting the Scams That Follow a Loss Why the newly bereaved are targeted —
and the calm moves that stop every one

————— **An Extended Guide · No. 1800** —————

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THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

After a loss, a few predictable scams tend to appear: a caller claiming your loved one owed a debt, a delivery that demands a fee, someone posing as the funeral home, or a new friend online. They all work the same way — they rush you, they want secrecy, and they ask to be paid in a strange way. Once you know the shape, you can see them coming.

- 1 If a call, text, or message pressures you about money, stop. Do not pay or promise anything.
- 2 Hang up or close the message. You never owe a stranger an explanation.
- 3 Look up the real number yourself and call back to check anything that sounded real.
- 4 Never pay by gift card, wire transfer, or Zelle on someone else's say-so.
- 5 If something feels off, tell one trusted person before you act.
- 6 If you were already tricked, it is not your fault — report it and get help right away.

GOOD TO KNOW

Grief does not make you foolish. These criminals are professionals who target the newly bereaved on purpose. Knowing their playbook is the strongest protection there is, and you now hold it.

The rest of this guide walks through each scam slowly and calmly, so none of them can surprise you. Take it one page at a time. There is no rush.

WHAT THIS IS

2. What This Guide Covers

This is a plain-English guide to the scams that tend to target people who have just lost a husband, wife, or partner. It is not meant to frighten you. It is meant to do the opposite — to take away the fear by showing you exactly how these tricks work, so you can spot them a mile off and hang up with confidence.

We will go through the common ones: the fake debt call, the delivery that wants a fee, the caller pretending to be the funeral home, the too-friendly stranger online, and a few others. For each, you will see what it sounds like, why it is false, and the one simple move that defeats it.

- What this is: how to recognize and refuse scams aimed at the bereaved.

- What this is not: a guide to protecting the deceased's identity — that is its own separate guide.
- Who it is for: a recent widow or widower, and the family and friends helping them.

WATCH OUT

You do not need to memorize every scam. If you remember only one thing, remember this: slow down and verify. That single habit stops nearly all of them.

WHY IT HAPPENS

3. Why the Newly Bereaved Are Targeted

It is painful to learn, but worth understanding: scammers deliberately seek out people who have just lost someone. They do it because a death is often public. Obituaries, funeral notices, and online tributes tell a stranger your loved one's name, when they died, and sometimes where you live. That is all a criminal needs to begin.

They also know that grief is distracting. In the first weeks, a person is exhausted, managing paperwork, and not expecting to be deceived. A caller who sounds official and sympathetic can slip past defenses that would normally be up. None of this is a weakness in you. It is a cold calculation by them.

GOOD TO KNOW

Understanding that you are being targeted on purpose is freeing. It means a strange call is far more likely to be a scam than a real emergency. When in doubt, doubt the caller, not yourself.

Because the trigger is public information, the scams tend to arrive soon after the notice appears. Knowing that window exists lets you stay a little more watchful during it, and relax again afterward.

THE SCALE

4. How Common This Really Is

You are not imagining it, and you are certainly not alone. Fraud aimed at older adults is widespread and well documented. The FBI reports that Americans age sixty and older reported losses of seven point seven billion dollars to cyber-enabled crime in 2025, up fifty-nine percent. Those are only the cases that were reported; many more go unspoken out of embarrassment.

That number is not meant to scare you. It is meant to make one thing clear: if a scammer targets you, you are facing an organized, practiced operation, not a one-off chancer. That is exactly why the calm, simple rules in this guide work so well — they are built to beat a professional's script.

- These are organized operations, often overseas, running the same scripts on thousands of people.
- Being targeted says nothing about your intelligence — it says you appeared in a public notice.
- Reporting what happens to you helps investigators and warns the next person.

WATCH OUT

Never feel ashamed to talk about a scam call, even one you nearly fell for. The silence is what criminals count on. A quick word to family or to Bill turns your close call into everyone's warning.

THE DEBT CALL

5. The Obituary 'Debt' Phone Call

This is one of the most common and cruelest. A caller phones a grieving relative and claims the person who died owed money — an old credit card, a medical bill, a loan — and insists it must be paid now, by you. They may sound stern or sympathetic, and they often already know the deceased's name and date of death, because they read it in the obituary.

Here is the truth that defeats it: in most cases, you are not personally responsible for a loved one's debts. Debts are settled by the estate, through a proper legal process, not by a relative handing money to a caller. A real creditor works through the executor and sends written notice. It does not demand instant payment over the phone from a grieving spouse.

WATCH OUT

A real debt is never collected by gift card, wire transfer, or a payment app during a surprise phone call. If a caller asks for any of those, it is a scam, full stop. Hang up.

You do not have to argue or explain. You can simply say you will not discuss it by phone, ask them to send everything in writing, and hang up. A genuine creditor will comply. A scammer will push harder — which tells you exactly what they are.

THE DEBT CALL, STEP BY STEP

6. How the Debt Call Plays Out

It helps to know the choreography in advance, because once you have seen the dance, it loses its power. The debt call almost always follows the same four beats. Watch for them.

- 1 The warm-up: the caller names your loved one and offers condolences, to prove they are legitimate and lower your guard.
- 2 The claim: they say there is an unpaid balance, often an oddly specific figure, that is now overdue.
- 3 The pressure: they warn of consequences — a mark on credit, legal action, collectors — unless it is paid at once.
- 4 The strange ask: they steer you to a gift card, wire, or payment app, sometimes 'to stop the process today.'

GOOD TO KNOW

Knowing their name and the death date does not prove a caller is real. That information is public. Scammers lead with it precisely because it sounds like proof.

At any beat, you can step out of the dance. You owe this caller nothing — not payment, not patience, not politeness. Put the phone down. If a real bill exists, it will arrive on paper, and the estate will handle it properly.

THE FAKE DELIVERY

7. The Delivery That Demands a Fee

In this one, someone contacts you, or even shows up, about a package your loved one supposedly ordered. There is a catch: a fee is due before it can be released — a customs charge, a delivery surcharge, a balance owed. They may bring a box as a prop. The goal is to collect that fee from you on the spot.

Real deliveries do not work this way. A legitimate courier does not demand a surprise cash or gift-card payment at the door for a parcel, and a company does not chase a surcharge by text with a link. If a package was truly ordered and paid for, it simply arrives. If money is genuinely owed, it comes as a proper, written bill you can verify at leisure.

- No real courier asks for a gift card or app payment to hand over a box.
- A 'customs fee' demanded by text with a link is a classic scam pattern.
- You are never obligated to accept or pay for a delivery you did not expect.

WATCH OUT

Do not tap links in delivery texts, even ones that look official. They often lead to fake pages built to steal your card number. If you expect a parcel, check with the real carrier using their own app or website.

FUNERAL IMPERSONATION

8. Someone Posing as the Funeral Home

This scam is especially heartless. A caller claims to be from the funeral home and says there is a problem — an outstanding fee, an insurance shortfall, a payment that did not go through — and that the service will be delayed or canceled unless you pay immediately. In the rawest days of planning a funeral, that threat lands hard, which is exactly why they use it.

A real funeral home will never phone you out of the blue and demand instant payment by gift card or a payment app to 'save' the service. They have your paperwork, a signed agreement, and a normal billing process. Any urgent, pay-right-now call about the funeral deserves your deepest suspicion.

WATCH OUT

The funeral-home impersonation leans on timing and emotion. If a caller ties a payment to whether the service happens, that pressure itself is the warning sign. Pause and verify before you move a single dollar.

- 1 Do not pay or confirm anything on the call.
- 2 Hang up and find the funeral home's real number from your paperwork or their website.
- 3 Call that number yourself and ask plainly whether anything is owed.
- 4 If the original call was fake, tell the funeral home — they will want to warn other families.

THE PAYMENT TELL

9. Why Gift Cards, Wire, and Zelle Give It Away

If you remember nothing else about spotting a scam, remember how they want to be paid. Criminals favor gift cards, wire transfers, and instant payment apps like Zelle for one reason: once that money moves, it is almost impossible to get back. There is no 'undo,' no chargeback, no friendly bank reversing it the next morning.

Legitimate businesses — real creditors, real couriers, real funeral homes, real government offices — do not ask to be paid in gift cards. Ever. No electric company, no tax office, no hospital bill is settled by reading numbers off the back of a store card. The moment that is the request, you have your answer.

- Gift cards: anyone who asks you to buy cards and read the numbers is a scammer.
- Wire transfer: fast and final; treat an urgent wire request as a red flag.
- Payment apps (Zelle, Venmo, Cash App): meant for people you know, not strangers with a demand.
- A request for secrecy about the payment is a second red flag stacked on the first.

GOOD TO KNOW

Think of the payment method as the scam's fingerprint. The story may change — debt, delivery, funeral, grandchild — but the demand for a gift card or wire is the one clue that never changes.

ONLINE APPROACHES

10. Romance and Grief Approaches Online

Not every scam shouts at you. Some are gentle, patient, and warm — and that makes them harder to see. In a grief or romance approach, a stranger reaches out online or on social media, often claiming to have lost a spouse too. They offer understanding and companionship at a moment when loneliness is sharp. Over weeks or months, a bond forms. Only later does money enter the picture.

There is nothing shameful about wanting connection after a loss. The caution is narrow and specific: be very careful with anyone you have met only online, who grows close quickly, and who eventually mentions a hardship that money could fix. That arc — fast closeness, then a financial need — is the signature of a romance scam.

WATCH OUT

A genuine new friend never needs you to send money, gift cards, or crypto. The first money request, however touching the reason, is the moment to step back and talk to someone you trust in person.

You do not have to swear off new friendships. You only have to keep your money and your identity private until a relationship has proven itself in the real world, over real time.

HOW IT UNFOLDS

11. How a Grief-Romance Approach Unfolds

These approaches are slow by design, so the warning signs are easy to miss one day at a time. Seeing the whole pattern laid out helps you notice where you are in it.

- 1 First contact: a friendly message from a stranger, often citing a shared loss or a mutual interest.
- 2 Building trust: daily messages, kind words, and a quick sense of deep connection.
- 3 The excuse to avoid meeting: they are traveling, working overseas, or on a military posting, so they can never meet in person or video chat.
- 4 The crisis: a sudden emergency — a medical bill, a stranded trip, a customs hold on money they promise to repay.
- 5 The ask: they need your help, just this once, and prefer gift cards, wire, or crypto.
 - Refusing to video chat or meet is a major warning sign.
 - Repayment promises are part of the script; the money never comes back.
 - If you pay once, expect a second, larger emergency soon after.

TIP

A simple test: ask to video chat casually and soon. A real person says yes without fuss. A scammer always has a reason it cannot happen.

RED FLAG: URGENCY

12. When a Caller Rushes You

Every scam shares one ingredient: urgency. The caller insists it must happen now — today, this hour, before some deadline. Urgency is not a detail of the scam; it is the engine of it. A rushed mind cannot stop and check, and checking is the one thing that would expose them.

So treat speed itself as the signal. Real businesses and real agencies move slowly. They send letters. They give you time. They are perfectly happy for you to call back, think it over, or ask a family member. Only a scammer needs your decision before you have a chance to breathe.

GOOD TO KNOW

There is almost never a real emergency that a stranger can fix only if you pay in the next ten minutes. Genuine problems wait for a proper phone call to a number you trust.

- Phrases to distrust: 'you must act now,' 'before it is too late,' 'the offer expires today.'
- Your best counter-move is the slowest one: 'I will call you back after I check.'
- If hanging up to verify would 'ruin everything,' it was a scam.

RED FLAG: SECRECY

13. When a Caller Wants It Kept Quiet

The second ingredient is secrecy. A scammer will often urge you not to tell anyone — not your children, not your bank, not your friends. They dress it up kindly: they do not want to worry the family, or it is a private matter, or the bank 'will only slow things down.' The real reason is simpler. Other people would spot the scam instantly.

So flip it into a rule. Any request to keep a payment or a situation secret is, by itself, a reason to stop and tell exactly the people they told you not to. Nothing honest requires you to hide it from your own family or your own bank.

WATCH OUT

If a caller asks you not to mention this to your bank teller, that is one of the clearest scam signs there is. Tellers are trained to stop fraud — which is precisely why the scammer fears them.

Make a quiet promise to yourself now: no secret payments, ever. Before money moves for any surprising reason, one trusted person hears about it first. That single habit would stop most of the scams in this guide.

RED FLAG: PAYMENT

14. When the Payment Method Is Strange

We met this one earlier, and it is worth its own page because it is so reliable. The third ingredient is an unusual way to pay. Scammers cannot use normal, reversible payments, so they invent reasons you must use gift cards, a wire, a payment app, cryptocurrency, or even cash left somewhere for pickup.

They will have a smooth explanation for each — the system is down, it is faster, it is the only method accepted, it avoids a fee. Ignore the explanation entirely. Focus only on the method. The method is the tell, and no honest reason makes a gift-card demand legitimate.

- Being sent to a store to buy gift cards: always a scam.
- Being asked to read card numbers or codes over the phone: always a scam.

- Being told to wire money or send crypto to 'hold' or 'release' something: a scam.
- Being asked to deposit a check and send part of it back: a scam.

WATCH OUT

When urgency, secrecy, and a strange payment method appear together, you are not looking at a hard decision. You are looking at a scam. All three at once is as clear as a warning can get.

THE ONE RULE

15. Hang Up and Call Back on a Trusted Number

If this guide gave you only one tool, it would be this one, and it would be enough: hang up, then call back using a number you already trust. Not the number the caller gave you. Not the number on a text. A number you look up yourself, from a bill, a card, a statement, or the company's real website.

This works because a scammer controls their own line but cannot control the real one. When you dial the genuine bank, funeral home, or agency, you reach real people who can tell you in seconds whether anything the caller said was true. Nearly always, the answer is that no one there called you at all.

- 1 End the call. You do not need a reason or an excuse to hang up.
- 2 Take a breath. The 'emergency' can wait the five minutes this takes.
- 3 Find the real number yourself — on a statement, the back of your card, or the official website.
- 4 Call it and ask directly whether there is any issue with your account or the matter raised.
- 5 If a family member can sit with you while you do this, even better.

GOOD TO KNOW

Hanging up on a real company by mistake costs you nothing — you simply call them back. Hanging up on a scammer saves you everything. The move is safe either way, so make it your default.

VERIFY A CALLER

16. How to Verify Someone Independently

'Verify independently' is a phrase worth unpacking, because the word independently is doing the real work. It means you must check using a source that the caller has no control over. If every way you confirm them traces back to information they handed you, you have confirmed nothing at all.

- Find the organization's phone number yourself, from a document you already had or their official site.
- Do not call back the number shown on your phone or read to you — scammers can fake both.
- If they claim to be a relative in trouble, call that relative's own known number instead.
- Ask a question only the real party would know, but never trust them just because they answer it.

It is also fine to simply slow everything down. Tell any caller you make it a firm rule never to handle money or personal details on an incoming call, and that you will call back later. A legitimate caller respects that. A scammer resents it, and that reaction alone is informative.

TIP

Keep a short written list by the phone of numbers you trust: your bank, your doctor, the funeral home, and one family member. When a strange call comes, you have your trusted numbers right there.

VERIFY A DEBT

17. Checking a Funeral Home or a Debt

Two claims come up often enough after a loss to deserve their own checking routine: a supposed debt of the deceased, and a supposed problem with the funeral. Both are easy to verify calmly, and both melt away under a little patience.

For a debt, remember that a real creditor must, by law, be able to put the claim in writing. You can insist on a written notice — sometimes called a validation notice — before discussing anything. For the funeral, you have a signed agreement and the home's real contact details. Any genuine matter will match those papers.

- 1 For a claimed debt: ask for the claim in writing and do not pay anything by phone.
- 2 Share the written notice with the estate's executor or the attorney handling things.

- 3 For a funeral claim: hang up and call the funeral home on the number from your own paperwork.
- 4 Compare what the caller said to your signed agreement; if it does not match, it is a scam.

GOOD TO KNOW

The executor or attorney settling the estate is the right person to handle real debts. You do not have to decide alone whether a bill is owed. Pass it to them, and let the proper process work.

Letting the estate handle debts is not a loophole; it is how the law intends it to work. Your job is simply to refuse to pay strangers directly and to route real paperwork to the right hands.

SPOOFING

18. Why Caller ID Cannot Be Trusted

Many people lower their guard when a trusted name shows up on the phone screen — their bank, a local number, even a government office. It is worth knowing that the name and number you see can be faked. The trick is called spoofing, and it lets a scammer make your phone display almost anything they like.

So the screen is a suggestion, not proof. A call that appears to come from your bank may not. A 'local' number may be dialed from the other side of the world. This is not cause for alarm; it simply means the rule from earlier always applies — if money or personal details come up, hang up and call back the real number yourself.

WATCH OUT

Never trust a call just because the screen shows a familiar name or a local area code. Both are easy to fake. What is on paper or on the official website is real; what is on the caller ID is only a claim.

- A matching name on your screen does not prove who is calling.
- A local area code does not mean the caller is nearby.
- The same trick works on text messages — the sender name can be faked too.

TEXT SCAMS

19. Scam Text Messages After a Loss

Scams do not only arrive by voice. Texts are a favorite because they are cheap to send by the thousand and easy to dress up as a real company. After a loss, you may see texts about a delivery fee, a bank 'alert,' an unpaid toll, or a benefit you must 'claim.' They almost always contain a link and a sense of hurry.

The safe habit with any unexpected text is to treat the link as if it were wet paint: do not touch it. Links in scam texts lead to convincing fake pages built to capture your card number, password, or personal details. If the message seems to be from a real company, open that company's own app or type their website address yourself.

- Do not tap links in unexpected texts, even ones that look official.
- A real bank will not ask you to 'verify' your account by texting back personal details.
- Delete-and-ignore is almost always the right response.
- You can report scam texts by forwarding them to 7726, which spells SPAM on the keypad.

WATCH OUT

If a text worries you, do not reply to it. Instead, open the real app or call the number on the back of your card. That way you are talking to the real company, not whoever sent the text.

EMAIL SCAMS

20. Scam Emails After a Loss

Email scams follow the same logic as texts, with a little more room to look official. You might receive a message that appears to be from a bank, a well-known company, a government office, or even a condolence service, asking you to log in, confirm details, or pay a fee. The design can be very convincing, logo and all.

The defenses are simple and the same every time. Do not click links or open attachments you were not expecting. Check the sender's real email address, not just the display name — scammers often use an address that is close but not quite right. And when in doubt, reach the company through its own app or website rather than anything in the email.

- 1 Pause before clicking anything in an unexpected email.
- 2 Hover over or tap and hold a link to preview where it really goes, without opening it.
- 3 Check the sender's full email address for odd spellings or extra words.

- 4 If it claims to be your bank or a company, log in through their real app instead.

WATCH OUT

Be extra wary of emails that create fear — an account 'suspended,' a payment 'failed,' a benefit 'about to expire.' Fear is the hook. Slow down, and verify through a channel the email does not control.

FAKE CHARITIES

21. Fake Charity and Memorial Donations

Generosity is a natural part of grieving, and scammers know it. Some set up fake charities or bogus memorial funds in a loved one's name, especially if the obituary suggested donations in lieu of flowers. Others pose as a cause the deceased cared about. The pitch tugs at the heart and asks you to give quickly, often by card over the phone or by a payment app.

Giving is a beautiful impulse, and you should not have to abandon it. You only need to give through channels you choose, not ones that come to you. Decide on a charity yourself, look up its real website, and donate there directly. Let any incoming request wait while you check it out properly.

- Be cautious with any charity that contacts you first and wants money immediately.
- Look up the organization yourself; confirm it is real before giving.
- Give by check or credit card, which can be traced and disputed — never by gift card.
- A real charity is happy to receive your gift in the days ahead; only a scammer needs it tonight.

GOOD TO KNOW

You can check a charity's legitimacy on free watchdog websites before donating. A genuine cause never minds the question. If pressure replaces patience, keep your money.

FAKE BENEFITS

22. Fake 'Unclaimed Benefits' and Insurance Calls

Another approach dangles money in front of you rather than demanding it. A caller or message claims your loved one had an unclaimed life-insurance policy, a pension, a government benefit, or a refund — and you can collect it once you pay a small processing fee or confirm some personal details first. The promised sum is large; the fee sounds trivial by comparison.

This is a classic bait. Real benefits and real insurance payouts never require you to pay a fee up front to release them, and a real insurer already has your loved one's policy on file. If a genuine policy exists, you find it through their papers, their employer, or the insurer directly — not through a stranger who called you.

WATCH OUT

Any offer that requires you to pay money to receive money is a scam. The same goes for 'confirming' your Social Security number or bank details to 'release' a payout. Real payouts do not work that way.

- 1 Do not pay any fee to 'unlock' a benefit or policy.
- 2 Do not give personal or banking details to an unexpected caller.
- 3 Look for real policies in your loved one's own documents and records.
- 4 Contact the insurer or agency directly, using a number you find yourself.

THE SCRIPT

23. What Scammers Sound Like

Scammers are not improvising; they read from scripts refined over thousands of calls. Once you recognize the lines, the spell breaks. The tone swings between two modes — warm sympathy to win trust, and sudden pressure to force a decision — sometimes in the same call.

- 'I am so sorry for your loss' — followed quickly by a demand. Real condolence does not come with a bill.
 - 'This is time-sensitive, we must resolve it today.' Urgency is the hook.
 - 'I just need to verify a few details to help you.' They are collecting, not helping.
 - 'Please do not mention this to anyone yet.' Secrecy protects them, not you.
 - 'The only way to fix this is a gift card / wire / app payment.' The method gives them away.
- Hearing these lines should feel almost reassuring, in a way. They mean you have correctly identified a scammer. The script is the same whether the story is a debt, a delivery, or a long-lost benefit. You can end the call the moment you recognize it.

WATCH OUT

You never owe a caller politeness at the cost of your safety. 'No, thank you,' and hanging up, is a complete and perfectly good response. You do not have to stay on the line.

THE OBITUARY

24. Keep the Obituary Short

An obituary is a loving tribute, and you should write one if you wish. A few small choices, though, can keep it from handing criminals a toolkit. Scammers mine obituaries for details that help them sound convincing and, worse, that feed identity theft. The fix is gentle: honor the person fully, but leave out the few facts a thief would prize.

- Leave out the full date of birth; a birth year, or nothing, is plenty.
- Leave out the mother's maiden name — a common security question answer.
- Leave out the home address of the surviving spouse.
- Be thoughtful about naming who 'survives' at which address, which signals who now lives alone.

None of this makes the tribute colder. Stories, character, accomplishments, and love belong in an obituary. Identifying numbers and the survivor's address do not. You can write something beautiful and still give a scammer nothing to work with.

GOOD TO KNOW

If an obituary is already published with too much detail, you can often ask the funeral home or website to trim it. It is a reasonable request, and they handle it regularly.

GUARD YOUR CONTACTS

25. Protecting Your Phone Number and Email

Once a scam ring finds a number or email that answers, they tend to come back and to share it with others. A little management of your phone and inbox goes a long way toward quieting the stream. You do not need to be technical; a handful of built-in tools do the heavy lifting.

- Let unknown callers go to voicemail; real callers leave a message, most scammers do not.
- Use your phone's 'silence unknown callers' setting if the volume gets heavy.
- Block and report numbers that call repeatedly — your phone has a block button on each call.
- Mark scam emails as spam so your provider learns to filter similar ones.

On an iPhone, look under Settings, then Phone, for 'Silence Unknown Callers.' On a Samsung or Pixel Android phone, the Phone app's settings include spam and call-blocking options, usually under 'Caller ID & spam' or similar. The wording varies by maker, but the

feature is there.

TIP

You are not being rude by letting unknown numbers go to voicemail. It is simply a filter. Anyone who truly needs you will leave a message, and you can call back on your own terms.

IF YOU PAID

26. If You Already Paid — Act Right Away

If you have already sent money or shared details, take a slow breath first. You are not the first and you will not be the last, and quick action can sometimes recover funds or limit the damage. What matters now is moving promptly and without shame. This is a crime committed against you, not a mistake you should hide.

- 1 Call your bank or card company at once, using the number on your card, and tell them it was fraud.
- 2 If you paid by gift card, call the card's company immediately — some can freeze a balance not yet spent.
- 3 If you shared a password or Social Security number, change passwords and watch for new fraud.
- 4 Write down everything you remember: numbers, names, times, and what was said.
- 5 Report it to the FTC and your local police, as the next pages describe.

GOOD TO KNOW

The sooner you report, the better the odds. Banks and card companies have fraud teams for exactly this. Speed matters more than anything, so make the calls even if you feel embarrassed.

Then tell someone you trust. Carrying this alone is heavy, and you do not have to. Bill has helped many neighbors through the hours after a scam, calmly and without judgment.

REPORT: FTC

27. Reporting to the FTC

The Federal Trade Commission collects scam reports from across the country and uses them to track criminal operations and warn others. Reporting takes only a few minutes, and you do not need to have lost money to file — reporting an attempt is valuable too. It helps investigators see patterns and can protect the next grieving family.

- 1 On a computer or phone, go to the website reportfraud.ftc.gov.
- 2 Choose the category that fits best; there is one for impersonation and one for unwanted calls.
- 3 Describe what happened in your own words — dates, amounts, and how they contacted you.
- 4 Submit the report; you can print or save a copy for your records.

GOOD TO KNOW

The FTC does not pursue your individual case the way the police might, but your report joins thousands of others that help shut these operations down. It is a quiet, powerful act.

If the computer part feels daunting, that is exactly the kind of thing Bill can sit beside you and help with — or you can ask a trusted family member to type while you tell the story. The reporting matters; the typing is the easy part.

REPORT: LOCAL

28. Reporting to Police and the State

Alongside the FTC, it is worth reporting to your local police and to your state's consumer protection office. Local reports create a record that can matter if money was lost, and they help your own community's officers see what is happening to residents. For Ohio, the Ohio Attorney General's office takes consumer complaints and runs help for scam victims.

- Call your local police non-emergency line to file a report, especially if you lost money.
- Ask for a copy or a report number; your bank may ask for it.
- File a complaint with the Ohio Attorney General's consumer protection section.
- Keep all your notes, screenshots, and receipts together in one folder.

You do not need to prove your case or name the criminal. You simply report what happened, honestly and in order. The professionals take it from there. Reporting also sometimes connects you with victim-support resources you did not know existed.

WATCH OUT

Keep one simple folder — paper or on the computer — for anything scam-related: dates, numbers, letters, and report confirmations. Having it all in one place makes every call easier.

CREDIT PROTECTION

29. A Word on Freezing Your Credit

After a loss, and especially after any scam, it is wise to add a layer of protection to your own credit. Two tools do most of the work: a fraud alert and a credit freeze. Both are free, both are your right, and neither harms your credit score. They simply make it harder for a thief to open accounts in your name.

- A fraud alert tells lenders to take extra steps to confirm it is really you; you set it with one bureau and it notifies the others.
- A credit freeze locks your credit file so no new accounts can be opened until you lift it.
- You can freeze and unfreeze your credit anytime, for free, with each of the three credit bureaus.
- This protects you, the living person, which is separate from protecting the deceased's identity.

This guide keeps that pointer brief on purpose, because protecting a late loved one's identity is a full topic of its own, with its own separate guide. Here, the message is simply: your own credit deserves a lock too, and setting one is quick.

GOOD TO KNOW

Freezing your credit does not stop you from using the cards you already have. It only blocks new accounts from being opened. You can lift the freeze in minutes when you need to apply for something.

HELPING A PARENT

30. Helping a Grieving Relative Stay Safe

Perhaps you are not the one grieving, but caring for a parent or relative who is. Your instinct to protect them is exactly right, and the gentlest help is often the most effective. The goal is to add a safety net without making a grieving person feel watched or doubted.

- Have a calm, loving talk about the common scams, framed as 'here is what is going around,' not 'be careful, you are vulnerable.'

- Offer to be their check-in person: 'Call me before you ever send money, and we will decide together.'
- Help set up call-blocking and spam filters on their phone and email.
- Watch, without hovering, for signs of pressure — secrecy about a new friend, unexplained gift-card purchases, or sudden urgency about money.

Keep the dignity front and center. A widow or widower has just lost a partner; the last thing they need is to feel treated like a child. Partnership, not supervision, is the tone that works — and that a grieving person will actually accept.

WATCH OUT

Share a specific story of a scam going around, rather than a general warning. 'Someone tried the funeral-fee trick on a neighbor' is easier to hear than 'you need to be more careful.'

A TRUSTED PERSON

31. Setting Up a Check-In Person

One of the most powerful defenses costs nothing and requires no technology: a trusted check-in person. This is one family member or close friend whom you agree to call before you ever send money or share personal details in response to a surprise contact. A scammer's whole plan depends on catching you alone. A check-in person breaks that plan.

- 1 Choose one person you trust completely and who is usually reachable.
- 2 Agree on a simple rule together: no money moves until the two of you have talked it over.
- 3 Keep their number written down by the phone, so it is there in a stressful moment.
- 4 Promise each other there will be no judgment — just a calm second opinion.

GOOD TO KNOW

Simply saying out loud to a scammer, 'I never make money decisions without calling my daughter first,' often ends the call. They want an isolated target, and you have just shown them you are not one.

This is not a sign of dependence; it is the same wisdom businesses use when they require two signatures on a large check. A second set of eyes catches what a tired, grieving mind might miss, and that is only sensible.

A WEEKLY HABIT

32. A Simple Weekly Safety Habit

Safety is easier as a small routine than a constant worry. A short weekly check keeps your defenses current without taking over your life. Pick an easy day — the day you water the plants or sort the mail — and run through a few quick items.

- 1 Glance at your bank and card statements for any charge you do not recognize.
- 2 Delete scam texts and mark scam emails as spam so the filters keep learning.
- 3 Note any repeat callers to block, and clear your voicemail of the obvious junk.
- 4 If anything felt off during the week, mention it to your check-in person.

Most weeks this takes just a few minutes and finds nothing, which is exactly the point. The habit's real value is that it catches a problem early, while it is still small and fixable, rather than letting it grow quietly.

GOOD TO KNOW

Tie the check to something you already do each week, like Sunday coffee or Monday bills. Habits that lean on an existing routine are the ones that actually stick.

AT THE DOOR

33. Scams That Come to the Door

Not every scam arrives by phone or screen. Some come in person, to the door, which can feel especially unsettling when you are home alone after a loss. The visitor might claim to be collecting on a debt, delivering a package that needs a fee, offering a 'free inspection,' or representing a cause. The same calm rules apply on the doorstep as on the phone.

- You never have to open the door to someone you did not invite.
- You never have to pay anyone cash at your door for a debt, a delivery, or a service.
- Legitimate businesses do not require an on-the-spot decision; ask for everything in writing.
- If a visitor will not leave or makes you uneasy, it is perfectly fine to call for help.

A video doorbell or a simple peephole lets you see and speak to a caller without opening the door, which is a comfort when you live alone. Bill can set one up if you would like that extra reassurance. The point is always the same: you are in control of your own doorway.

WATCH OUT

Be wary of anyone who shows up uninvited with urgent paperwork or a package 'for the late Mr. or Mrs.' and wants money then and there. Close the door, and verify by phone using a number you trust.

COMMON WORRIES

34. Common Worries, Answered

A few questions come up again and again from people navigating this. Here are plain, honest answers to the ones heard most often.

- Am I legally responsible for my spouse's debts? Usually not personally; debts are settled by the estate. Check with the attorney handling it.
- What if the caller knew real details about us? Much of that is public or easy to find. Knowing details does not make a caller real.
- I was rude and hung up — was that wrong? No. Hanging up on a possible scam is always the right call. You owe a stranger nothing.
- I think I fell for one. Am I foolish? Not at all. These are professional criminals. Report it and get help.
- Will this ever stop? The flurry usually fades after the first weeks. A few simple habits keep you protected for good.

GOOD TO KNOW

If a worry is keeping you up at night, that alone is reason enough to call Bill or a trusted family member and talk it through. Naming the fear out loud usually shrinks it.

There is no silly question here. The people who ask the most questions are the ones scammers have the hardest time fooling, because they have simply thought it through in advance.

FOR COUPLES

35. Planning Together, Before a Loss

If you are a couple reading this together, you have a quiet gift to give each other: a little planning now that spares the survivor a great deal of worry later. It is not a grim task. It is the same kind of care as a spare house key or an up-to-date address book, just aimed at the harder days.

- Agree now on your 'no secret payments' rule, so it is already a habit if one of you is alone.
- Name the same trusted check-in person for both of you — often a grown child or sibling.
- Make sure both partners know the real numbers for the bank, the attorney, and close family.
- Talk through the common scams once, calmly, so neither of you meets them as a surprise.

Couples often find that one partner handles the money or the technology, leaving the other less practiced. A short afternoon of sharing closes that gap. The goal is simply that whoever is left behind is never facing a scammer for the first time while also facing fresh grief.

TIP

Write the trusted numbers and the household's simple safety rules on one sheet, and keep it where both of you can find it. A single calm page is worth more than any clever gadget.

A SIMPLE START

36. If You Only Do Three Things

Maybe this all feels like a great deal at a hard time. That is understandable. If you do nothing else, do these three small things, and you will be protected against the large majority of the scams in this guide.

- 1 Make one rule: never send money or share details because of an incoming call, text, or message.
- 2 Name one trusted check-in person, and keep their number by the phone.
- 3 When anything feels urgent or secret, stop and verify on a number you look up yourself. That is a complete, working defense. Everything else in this guide — the specific scams, the reporting steps, the phone settings — makes it stronger. But those three habits alone would turn away nearly every criminal who comes calling.

GOOD TO KNOW

You do not have to become an expert in scams. You only have to become slower and harder to rush. Those three habits do exactly that, and they will serve you for the rest of your life.

FINISH THE JOB

37. Finish the Job Soon

You now know how these scams work, what they sound like, and the calm moves that defeat every one of them. The last step is to make them yours: pick your check-in person, write your trusted numbers by the phone, and promise yourself the no-secret-payments rule. A quiet hour does it. Then you can set the worry down.

If any of it feels uncertain — a call you are not sure about, a text you do not want to tap, a report you would rather not file alone — that is exactly the kind of thing I help neighbors with every week, gently and without judgment. There is no such thing as a silly question here, and no scam is too small to ask about.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Grief is enough to carry on its own. Let this guide, and a quick call when you need one, carry the rest. You are not alone in this, and you never have to face a scammer by yourself.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this
Handle a surprise money call Stop, hang up, and call back on a number you look up
yourself Spot the scam fast Watch for urgency, secrecy, and gift-card, wire, or app
payments Deal with a 'debt' call Ask for it in writing; let the estate's executor or attorney
handle real debts Check a funeral-fee call Hang up and call the funeral home on the
number from your own paperwork Protect your phone Silence unknown callers; block
repeat numbers; let strangers hit voicemail If you already paid Call your bank and card
company at once, then report it — no shame, act fast Report a scam File at
reportfraud.ftc.gov, with local police, and the Ohio Attorney General Get a second opinion
Name one trusted check-in person; never move money without talking first Get help Call
Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

The Shapes a Scam Takes

A loss becomes public, and a handful of the same tricks follow. Here are the ones to know.

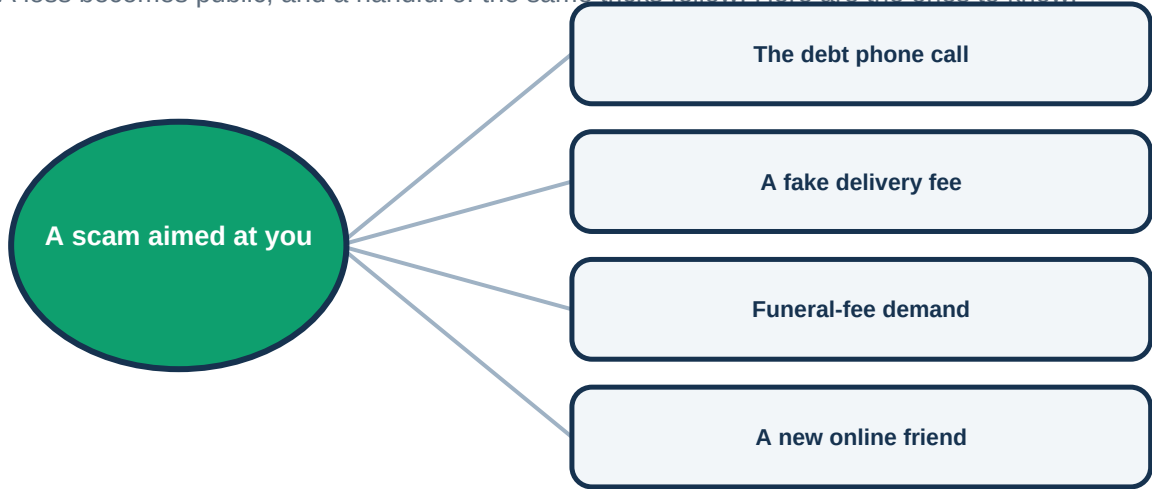


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

Four Calm Moves, Every Time

Whatever the caller says, the same four steps keep you safe. Do them in order.

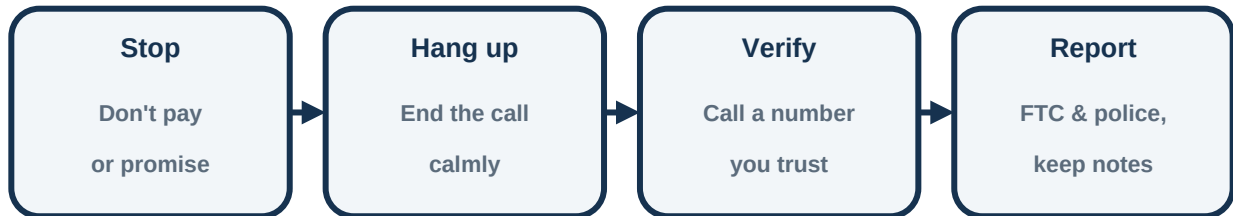


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

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**

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