



An Extended Guide · No. 2009

Sending Money to Grandkids: Gifts, Allowances & College Kids

The simplest safe ways
— matched to every age

Tech Made Simple — Service Made Personal

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! Read this first — loop in the parents

The simplest, safest way to send money to a grandchild almost always runs through their parent. Confirm the right account or \$Cashtag with mom or dad, and for a child under 18 let the parent set up and oversee whatever app is used. It keeps the money going to the right place and keeps everyone comfortable — and it protects your grandchild.

Getting money to the grandkids, safely

Whether it's a birthday gift to a little one, an allowance for a teen, or a few dollars for a college student, there are simple, safe ways to send money. This guide lays them out, plainly, with the grandkids' safety in mind.

I'm Bill, from Bill's Home Tech here in Portage County, Ohio. Sending money to grandchildren is one of the happier reasons to learn these tools — and with a little care, it's easy and worry-free.

We'll match the method to the age — little kids, teens, and college students each have a best option — and keep safety and the parents front and center throughout.

★ Want help setting up the easiest way?

If you'd like a hand picking and setting up the simplest method for your grandkids, call or text me at (330) 200-8042. It's a happy little project to do together.

The whole guide, on one page

The essentials, if you remember nothing else.

- ❑ Coordinate with the parent — they confirm the right account and oversee young kids.
- ❑ Little kids: send to the parent, or add to a kids' debit/allowance app the parent runs.
- ❑ Teens: a teen app account (parent-supervised) or a kids' card you can 'gift' to.
- ❑ College students: a payment app to their own account, or a bank transfer.
- ❑ Double-check the name and account before sending — payments are quick and hard to undo.
- ❑ Watch for the fakes: a 'grandchild in trouble, send money now' call is a scam.

✓ The golden rule

Match the method to the age, route it through the parent for anyone under 18, and always confirm the account before you send. That's the whole recipe.

Match the method to the age

There's no single right tool — it depends on how old the grandchild is.

Little ones (under about 13)

They don't have their own accounts, so you send to the parent, or contribute to a kids' debit or allowance app the parent manages. The parent decides how the money is used — savings, a treat, chores earned.

Teens (roughly 13-17)

Teens can have supervised app accounts (Apple Cash Family, a teen Cash App account, or a kids' debit card), which a parent sets up and oversees. You send to the teen's account or 'gift' to their card.

College students (18+)

Now a legal adult, a student can have their own payment app or bank account, so you can send directly — a payment app or a bank transfer works well for tuition-season help or a quick 'grocery money' boost.

✓ Age sets the tool

Under 18, it goes through a parent-run account; at 18 and in college, you can send straight to the student. Knowing which camp your grandchild is in picks the method for you.

Sending to the littlest grandkids

Simple, and always through the parent.

For a young child, the cleanest path is to send the money to their parent — by whatever app or method you both already use — with a note about what it's for ('birthday,' 'for the piggy bank'). The parent then puts it toward the child as they see fit.

If the family uses a kids' debit or allowance app, you can often contribute directly to the child's balance in it, which is a lovely way to give a gift the child can watch grow. The parent sets that up; you just add to it. We cover these apps fully in the kids' debit-cards guide.

✓ A note makes it a gift

Adding 'Happy Birthday from Grandma' to a transfer turns a plain payment into a gift the family remembers. Most apps let you include a short note.

Sending to teenagers

Teens can have their own supervised accounts, which makes this easy.

Many families set teens up with a supervised account — Apple Cash Family for an iPhone teen, a teen Cash App account, or a kids' debit card like the popular allowance apps. A parent creates and oversees it, often with controls on spending. You send to the teen's account or card, and they get a little independence with a safety net.

Confirm with the parent which account the teen uses and the exact details (a \$Cashtag, a phone number, a gift link). Sending to the wrong look-alike account is the main thing to avoid, so double-check before you tap send.

★ I'll help you connect to a teen's account

If a grandchild has a supervised account and you're not sure how to send to it, I'm glad to help you set it up on your end. Call (330) 200-8042.

Sending to college students

Now adults, students are the easiest to send to directly.

A college student almost certainly has their own payment app and bank account, so you can send directly — a quick app payment for 'pizza money,' or a bank transfer for something bigger like books or rent help. For regular support, some grandparents set up a recurring transfer so it arrives like clockwork.

Even with an adult grandchild, confirm the account details the first time, and favor safer methods for larger sums. For big amounts, a bank transfer or a traceable method beats a casual app payment.

✓ Set up recurring help if it's regular

If you help a student every month, a recurring bank transfer or scheduled app payment means it arrives on time without you remembering — and they can count on it.

Fun ways to make it a gift

Beyond a plain transfer, a few options feel more like a present.

- **Gift links:** some kids' apps let relatives send money straight to a child's account through a special link — ask the parent if theirs has one.
- **A note or emoji** on the payment, so it reads as a birthday or holiday gift, not just cash.
- **A contribution to savings** within a kids' app, where the child can watch it grow toward a goal.
- **A gift card** to a store they love, if you'd rather give something they unwrap.

The money is the same; the little touches are what the grandchild remembers. Ask the parent which option fits the app the family uses.

✓ Savings goals make great gifts

Contributing to a child's savings goal in their app — toward a bike, a game, a trip — turns your gift into a lesson and a milestone they'll be proud of reaching.

The scam that targets this very wish

Because grandparents love to help, scammers impersonate the grandkids. This page could save you a fortune.

The 'grandparent scam' is a call — or now a computer-faked voice that sounds like your grandchild — claiming they're in trouble: an accident, an arrest, stranded somewhere, needing money sent urgently and quietly, 'please don't tell mom and dad.' The urgency and the secrecy are the whole trick.

No matter how real it sounds, hang up and call your grandchild or their parent directly, on a number you already have. A real emergency survives that two-minute check; a scam collapses the instant you verify. Never send money — especially by gift card, wire, or cash — on an urgent call alone.

! Hang up and call the family directly

The secrecy is the tell: a real grandchild in trouble wants their parents involved. If a caller says 'don't tell mom and dad,' it's a scam. Hang up and call your family on a number you trust.

Set up a family safe word

A simple, powerful defense against the fake-grandchild call.

Agree with your family on a private 'safe word' or question that only you'd all know — the name of a first pet, a silly family phrase. If anyone ever calls claiming to be a grandchild in trouble and asking for money, you ask for the safe word. A real family member knows it; a scammer, even one with a faked voice, does not.

It costs nothing, takes one conversation, and turns the scariest, most convincing scam into a non-event. Share it only in person or on a call you placed, never in a text or email that could be intercepted.

★ I'll help your family set one up

A safe word is one of the best protections a family can have, and I'm glad to help you set it up with everyone. Call (330) 200-8042.

Two ways people come to this — and both are fine

Some folks want to send a little regularly — an allowance or monthly help; others give on birthdays and holidays. Each has a best approach.

If you give regularly

You want it to arrive reliably without fuss each time.

- Set up a recurring transfer or a contribution to a kids' allowance app.
- Coordinate the amount and schedule with the parent.
- Use one saved account so you never re-enter details.

If you give on special occasions

You want each gift to feel like a gift, and to go to the right place.

- Confirm the current account with the parent before each occasion.
- Add a note or use a gift link so it reads as a present.
- Consider a savings contribution for a milestone birthday.

★ Either way, I'll set you up

Whether it's steady support or special-occasion gifts, I'll help you set up the easiest, safest way. Call (330) 200-8042.

Which app should you use?

Follow the family — use what they already use.

The simplest choice is whatever the grandchild's household already uses: if they're an Apple family, Apple Cash; if the teen has a Cash App or a kids' debit card, that one. Matching their setup means the money lands where they can use it, and the parent can oversee it as they already do.

Avoid setting up a brand-new app just for this if the family already has one that works — one more account is one more thing to manage. Ask the parent, 'what's the easiest way for me to send to them?' and go with their answer.

✓ Ask the parent what's easiest

The parent knows exactly which account and method lands best for their child. A quick 'what's the easiest way?' saves you from setting up something nobody needed.

Confirming you've got the right account

The one habit that prevents a payment going astray.

Payment apps are quick and hard to reverse, and many people share similar names or usernames, so the first time you send to a grandchild's account, confirm the exact details with the parent — the \$Cashtag, phone number, or gift link — and send a small test amount if you're unsure. A quick 'did you get the \$5?' confirms you've got it right before you send more.

Once you've confirmed and saved the account, future gifts are easy and safe. It's just that first send that deserves a careful double-check.

✓ Test with a small amount first

For a new account, send a dollar or two and confirm it arrived before sending the full gift. It catches a wrong username before real money is at stake.

Bigger gifts and keeping it tidy

For larger sums — tuition help, a car, a wedding — a little structure helps.

For a substantial gift, a traceable method like a bank transfer or a check (to the student or the institution) is often better than a casual app payment — it leaves a clear record and, for things like tuition, can go straight to the school. Keep a simple note of large gifts for your own records.

Very large gifts can touch on gift-tax rules, which are a question for a tax professional, not a tech guide — I'll always point you to the right expert rather than guess. For everyday amounts, there's nothing to worry about.

✓ Big sums deserve a paper trail

For a large gift, a bank transfer or check gives you a clear record and can go directly where it's needed. For questions about gift-tax limits, a tax professional is the right person to ask.

Common mistakes to avoid

Steer clear of these and sending to grandkids stays joyful.

- **Not confirming the account** and sending to a look-alike username.
- **Bypassing the parent** for a child under 18, leaving no oversight.
- **Acting on an urgent 'grandchild in trouble' call** — always verify first.
- **Sending big sums by casual app** instead of a traceable method.
- **Setting up a new app** the family doesn't use, creating clutter.

! The one that matters most

The fake-grandchild emergency call is the costly trap. However real and urgent it sounds, hang up and call your family directly before sending a cent. Loving grandparents are exactly who these scammers target.

A gentle note for harder times

Occasionally money and apps come up in sadder circumstances.

If a grandchild — or their parent — passes, questions can arise about money left in payment apps or accounts. These apps don't let you name a beneficiary; the estate's executor must contact the service. It's a difficult topic, and we cover it gently and practically in the 'money left in PayPal, Venmo or Cash App after a death' guide.

If you're facing that, you don't have to sort it alone — a patient hand with the paperwork and the calls can lighten a heavy time. I'm glad to help with the practical side.

★ I help with the practical side of hard times

If you're dealing with a loved one's accounts after a loss, I can help you work through the steps calmly and respectfully. Call (330) 200-8042.

A chance to teach, too

Sending money can be more than a gift — it can be a lesson.

Kids' allowance apps often come with savings goals, chores, and even simple investing, which turn your gift into a gentle lesson in handling money. Contributing to a savings goal, or matching what a grandchild saves, can encourage good habits far beyond the dollars involved.

For a college student, a note about what the money's for, or a conversation about budgeting it, can be as valuable as the help itself. Grandparents are often the gentlest money teachers a family has.

✓ Match their savings

Offering to match what a grandchild saves toward a goal is a classic, powerful nudge — it rewards the saving habit and doubles the milestone, all at once.

Keeping your own accounts safe

Generosity shouldn't expose you — a few basics protect you.

- ❑ Lock your phone and any payment apps so only you can send money.
- ❑ Use strong passwords and two-step verification on your money apps.
- ❑ Keep only small amounts in app balances; the rest in your bank.
- ❑ Save the grandkids' accounts so you don't mistype, but confirm them first.
- ❑ Never send money on an urgent call — verify with the family.

★ A quick safety check

I'm glad to make sure your money apps are locked down and set up so sending to the grandkids is both easy and safe. Call (330) 200-8042.

A simple plan for sending to grandkids

Put it together and it's effortless and safe.

- ❑ Ask the parent the easiest way to send to each grandchild.
- ❑ Use the account the family already uses; confirm the details.
- ❑ Send a small test first for a new account.
- ❑ Add a note or use a gift link to make it feel like a gift.
- ❑ Set up a family safe word and never act on an urgent 'grandchild' call.

★ I'll help you set the plan up

A short visit gets you sending to all the grandkids easily and safely, with a safe word in place. Call (330) 200-8042.

Your send-to-grandkids checklist

The whole guide, boiled down.

- ☐ I coordinate with the parent, who oversees anyone under 18.
- ☐ I use the method the family already uses, matched to the child's age.
- ☐ I confirmed the exact account and tested with a small amount.
- ☐ I add a note or gift link to make it feel special.
- ☐ We have a family safe word, and I never act on an urgent call.
- ☐ For big gifts, I use a traceable method and keep a note.

★ Want a hand getting started?

If you'd like help choosing and setting up the easiest way, call (330) 200-8042 — it's a happy little project.

Common Questions

The send-to-grandkids questions I hear most, answered plainly.

Q: What's the easiest way to send money to a grandchild?

Ask the parent what the family already uses, and match it to the child's age: through the parent or a kids' app for little ones, a supervised account for teens, and directly to an adult college student.

Q: A grandchild called in trouble asking for money fast — is it real?

Treat it as a scam until proven otherwise. Hang up and call your grandchild or their parent on a number you already have. Real emergencies survive that check; scams don't. The 'don't tell your parents' part is a dead giveaway.

Q: Should I set up a new app just for this?

Usually not — use whatever the family already uses, so the money lands where the child can use it and the parent can oversee it. One more account is just one more thing to manage.

Q: How do I avoid sending to the wrong person?

Confirm the exact account details with the parent, save them, and send a small test amount the first time. Payments are quick and hard to reverse, so that first careful check matters.

Q: What about a big gift, like tuition?

For large sums, a traceable bank transfer or a check — sometimes straight to the school — is better than a casual app, and keeps a clear record. For gift-tax questions, ask a tax professional.

★ Still have a question?

Call or text me at (330) 200-8042 and I'll help you find the easiest, safest way to spoil those grandkids.

The quick recap

Sending to grandkids in one glance.

- ❑ Coordinate with the parent, especially for under-18s.
- ❑ Match the method to the age: parent/app, teen account, or direct for college.
- ❑ Use the account the family already uses; confirm it; test small.
- ❑ Add a note or gift link to make it a gift.
- ❑ Set a family safe word; never act on an urgent 'grandchild' call.
- ❑ Use a traceable method and keep a note for big gifts.
- ❑ Keep your own apps locked and funded modestly.

✓ Generous and safe

Loop in the parents, confirm the account, set a safe word — and sending money to the grandkids stays one of life's simple joys.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made sending money to your grandchildren safely feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I'm a tech helper, not a bank, a lawyer, or a financial advisor — for disputes, taxes, or legal questions I'll help you reach the right people and prepare what you need.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Match the Method to the Age

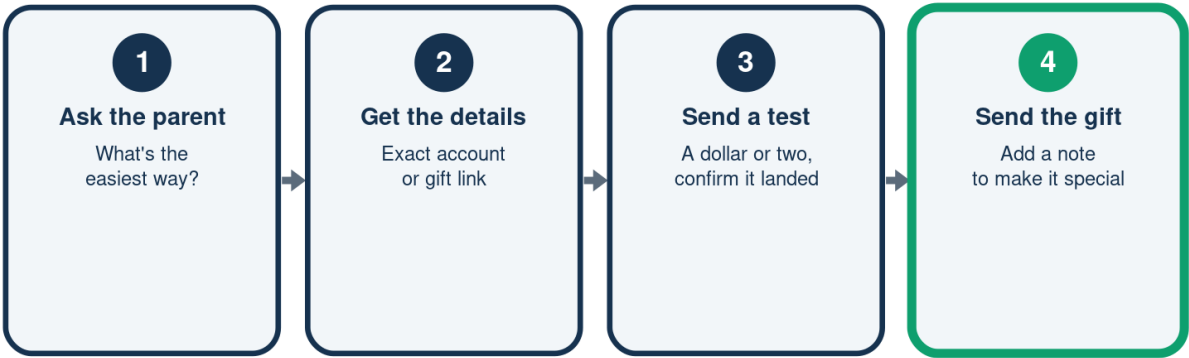
The simplest, safest option by stage

Age		Best way to send
Little ones	To the parent	or a kids' app
Teens 13-17	Supervised account	parent oversees
College 18+	Directly -- app	or bank transfer
Any age	Confirm the	account first

Under 18 goes through a parent-run account; adults you can send direct.

Sending the First Time

A safe, simple sequence



That first careful check prevents a payment going to the wrong account.

Real Grandchild vs. Scam Call

The signs that give a scam away

	Real	Scam
Involves parents	Yes	'Don't tell them'
Urgency	Reasonable	Send money NOW
Verifies	Knows safe word	Can't say it
Payment	Normal	Gift cards/wire/cash

Hang up and call your family directly -- always.

Is This Really My Grandchild?

A calm check before sending a cent



Set a family safe word in advance -- it defeats even a faked voice.

Illustration - a schematic, not to scale. Your setup may differ.



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Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



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 comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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