BILL'S HOME TECH

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Set a Family "Safe Word" to Stop Voice-Cloning Scams

One private word, agreed on a calm day, that beats a faked voice every time

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Tech Made Simple. Service Made Personal.

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SUMMARY

The 60-Second Version

A family safe word is one private word your family agrees on now and uses later to confirm a caller is really family. It beats voice-cloning scams because a faked voice still can't supply a secret it was never given. Choose something memorable but not posted online, share it in person or on a call you placed, and teach it to everyone — grandparents and grandchildren alike.

The rule is simple: no safe word, or any pressure, means hang up. And always back it up by calling the person back on a number you already have saved.

- One private word, agreed on a calm day.
- Ask for it before any money or emergency decision.
- No word, or any pressure, means hang up and call back.

1 The Short Version

A family 'safe word' is the single best defense against voice-cloning scams, and it costs nothing but a ten-minute conversation. It is one private word or phrase that your family agrees on now, while everything is calm, and uses later as a quick check whenever someone calls claiming to be family in trouble and needing money. If the caller doesn't know the word, you hang up — simple as that.

It works because of a plain fact: criminals can now fake a familiar voice from a short recording, but they cannot know a secret your family never put online. This guide helps you choose a good safe word, share it safely, teach it to everyone who needs it, and actually use it when it counts.

- A safe word is a private word only your family knows, used to confirm a caller is real.
- It beats voice-cloning because a faked voice still can't guess your secret.
- Choose it together, share it in person or by trusted call — never post it anywhere.
- Agree on the rule: no safe word, no money, no exceptions.

TIP

Think of it like a family password, the way you'd have a code knock as kids. It feels old-fashioned, and that is precisely why it beats the newest technology — there is nothing online to copy.

2 Why a Safe Word Beats a Fake Voice

Scammers can now take a few seconds of someone's voice and make it say anything. The FBI and the Federal Trade Commission have both warned about these 'family emergency' calls. That means the oldest safety check — 'it sounded just like them' — no longer works, because sounding like them is now easy.

A safe word flips the problem around. Instead of trying to tell a real voice from a fake one, which is nearly impossible now, you ask for a piece of private knowledge. A cloned voice can say the words, but it cannot supply a secret it was never given. You stop judging the voice and start checking the knowledge.

GOOD TO KNOW

This is the same reason banks ask you a security question instead of just recognizing your voice. Knowledge you kept private is far harder to fake than a sound.

3 What Makes a Good Safe Word

The best safe word is easy for your family to remember but impossible for a stranger to guess or look up. A few simple rules get you there.

- Make it memorable but not obvious — not a pet's name, a street, or a birthday you've posted.
- A short phrase can be stronger and more memorable than a single word, like 'purple tractor' or 'Aunt Edna's pie.'
- Avoid anything you've shared on social media or that a nosy search could turn up.

- Pick something a little odd or funny, so it sticks in the memory and stands out under stress.

> **WATCH OUT**
> Do not use the answers to common security questions — mother's maiden name, first car, high school. Those are often findable online or already floating around in data breaches, so they make a weak safe word.

4 How to Share It Safely

A safe word is only as safe as the way you share it. The whole point is that it never travels through a channel a criminal could read, so share it with care.

1. Share it in person at a family gathering, or on a phone call that YOU placed to a known number.
2. Do not send it by text, email, or social media message, where it could be read or stored.
3. Make sure everyone who might make or receive an emergency call knows it — grandparents, parents, grown kids.
4. If you ever suspect the word leaked, pick a new one and tell everyone the same careful way.

> **WATCH OUT**
> A holiday dinner or a family video call is a perfect, natural time to set this up. 'Hey, let's pick a family password in case anyone ever gets a scam call' takes two minutes and everyone leaves safer.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

5 Teach It to Everyone — Gently

A safe word only works if the people most likely to be targeted remember it and feel allowed to use it. Older family members are often the target, so make sure the conversation leaves them feeling equipped, not frightened.

1. Explain the why in one friendly sentence: 'Voices can be faked now, so we'll use a password to double-check.'
2. Say the word together a few times so it sticks.
3. Give explicit permission: 'If anyone calls about me and you can't get the word, hang up — I won't mind at all.'
4. Agree who to call to confirm if a scary call comes in.

> **GOOD TO KNOW**
>
> People hang up on scammers far more easily when someone they love has told them, in advance, that it's okay to hang up. That permission is half the protection.

6 When and How to Use It

The safe word comes out any time a call or message involves a family emergency and a request for money or secrecy. You simply ask for it, calmly, before you do anything else.

1. When a caller claims to be family and needs money fast, say: 'What's our family safe word?'
2. If they give it correctly, you can relax a little — but still, for anything involving money, hang up and call back on a known number.
3. If they can't give it, dodge, or get angry, hang up. That is your answer.
4. Never offer the word first or hint at it; make them produce it.

WATCH OUT

A scammer may try to talk around it — 'we never set one,' 'I'm too upset to remember,' 'stop wasting time.' Treat any of those as a failed test. A real family member either knows it or will happily wait while you call them back.

7 Build It Into a Bigger Habit

The safe word is strongest as one part of a simple two-step reflex that covers you even if the word slips your mind in the moment.

- Step one: ask for the safe word.
- Step two, always: hang up and call the person back on the number you already have.
- Together these mean you never make a money decision based only on a surprise call.

WATCH OUT

If you only ever remember one thing, remember step two. Hanging up and calling back on a trusted number beats every version of this scam, safe word or not.

8 Safe Words for the Grandkids, Too

The scam runs both ways. Younger family members can get calls or texts that a grandparent has had a fall or an accident and money is needed. A shared family safe word protects everyone in both directions.

- Make sure grown grandchildren know the word as well, not just the elders.
- Teach kids the simple rule: a real grown-up will never be upset that you checked.
- Keep one family word rather than many; one is easier to remember under stress.

GOOD TO KNOW

Because younger people post the most video and audio online, their voices are often the easiest to clone — which is exactly why a grandparent might get a perfect-sounding call. Everyone knowing the word closes that loop.

9 Keep It Fresh Without Losing It

A safe word does not expire, but a little upkeep keeps it useful and private over the years.

- Revisit it once a year, maybe around a holiday, just to make sure everyone still remembers.
- Change it if you ever shared it carelessly or think it may have leaked.
- Welcome new family members — a new son- or daughter-in-law — into the circle when it makes sense.
- Resist the urge to write it on a sticky note on the fridge where visitors can see it.

WATCH OUT

If you do want a written reminder for someone who may forget, keep it somewhere private — a wallet card, not a note stuck to the phone or the refrigerator door.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

10 Common Worries, Answered

A few questions come up every time a family sets this up, and the answers are reassuring.

- 'What if I forget it in the moment?' Then you fall back on step two: hang up and call back. You're still safe.
- 'Isn't this paranoid?' No more than locking your door. It is a tiny habit against a real, growing scam.
- 'What if the scammer demands I say it first?' Never say it first. Make them produce it.
- 'Do the grandkids really need this?' Yes — they can be targeted and their voices are easiest to fake.

11 A Simple Card to Keep

Writing the plan down — not the word itself in plain view, but the steps — makes it easy to act under stress. Keep a small card by the phone.

- 'Money or emergency call? Ask for the family safe word.'
- 'No word, or any pressure? Hang up.'
- 'Then call them back on my own saved number.'
- 'No one in my family is ever paid in gift cards or crypto.'

> **TIP**
>
> I'm glad to print this card in large, clear type and set the whole thing up with your family, so the safe word lives in people's heads and the steps live by the phone.

12 A Two-Minute Role-Play

The safe word works best when using it already feels familiar, so a quick, light-hearted rehearsal pays off. Pretend-practice takes the surprise out of the real moment.

1. Have one family member pretend to be a panicked caller asking for money.
2. Practice the response: 'What's our family safe word?' and, when they can't give it, 'I'm going to hang up now.'
3. Swap roles so everyone has said the words out loud at least once.

4. Laugh about it — the point is to make the response automatic, not grim.

> **GOOD TO KNOW**
>
> Saying the words out loud, even in play, carves a little groove in the memory. When a real call comes and the heart is racing, the practiced words come out far more easily than ones you've only thought about.

13 Make It a Household Habit

A safe word is one piece of a calm, confident household that scammers find hard to crack. Fold it in with a couple of companion habits and the whole family is steadier.

- Pair the safe word with the golden rule: hang up and call back on a known number.
- Agree that no one in the family is ever asked to pay in gift cards, wires, or crypto.
- Keep a short 'script by the phone' card so the steps are there when nerves aren't.
- Check in once a year, maybe at a holiday, to keep the word fresh in everyone's mind.

> **TIP**
>
> Families that talk openly about scams — without shame, just as a normal safety topic like locking the door — are the hardest to fool. The safe word gives that conversation a friendly, concrete starting point.

14 When to Call Bill

Setting up a family safe word is something you can absolutely do yourselves over a cup of coffee. But if you'd like help leading the conversation — especially with a parent who gets flustered by 'tech talk' — that is exactly the kind of gentle, patient visit I do.

I'll help your family choose a strong word, share it the safe way, print a clear card for the phone, and turn on your phones' built-in scam protections at the same time, so the safe word is backed up by the technology. No rush, no jargon, just a family that

walks away steadier.

- You want help running the safe-word conversation with an older parent.
- You'd like the steps printed in large, clear type for the phone.
- You want your phone's call-screening and scam settings turned on, too.
- You've already had a scary call and want to get protected now.

CHEAT SHEET

Everyday Cheat Sheet

Keep this by the phone. The word stays in your head; the steps stay here.

I want to...	Do this...
Pick a good word	Memorable but private — not a pet, street, or birthday you've posted
Share it safely	In person or on a call you placed — never by text or email
Use it on a call	Ask: 'What's our family safe word?' before doing anything
Handle a failed test	No word or any pressure = hang up
Back it up	Always also hang up and call back on your saved number
Teach everyone	Grandparents AND grandkids; one word for the whole family
Get help	Call Bill: (330) 200-8042

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

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

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.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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