



Talking to a Parent About Scams Without a Fight

How to protect someone you love without making them feel watched.

————— **An Extended Guide · No. 1629 · SAFETY** —————

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SUMMARY

The 60-Second Version

The secret to talking with a parent about scams is to protect their dignity, not just their money. Lead with respect, not warnings. Make it a shared family habit everyone follows, not a lecture aimed at them. Focus on a couple of simple rules rather than a list of fears. And above all, keep the door open so that if something ever happens, they come to you instead of hiding it in shame. Connection protects better than control.

- 1 Lead with respect; never treat them as helpless or foolish.
- 2 Make scam safety a rule the whole family follows together.
- 3 Teach a couple of simple habits, not a hundred warnings.
- 4 Promise no judgment, so they'll tell you if something happens.
- 5 Set up quiet protections that keep their independence.

GOOD TO KNOW

The goal isn't to make your parent afraid or dependent. It's to give them simple tools and a safe person to call — so they stay confident and independent, and scammers lose their grip.

1. Why This Conversation Is So Hard

And why it's worth getting right.

In more than thirty years helping families across Portage County with their technology, I have sat at many kitchen tables where a grown child desperately wants to protect a parent from scams, and the parent bristles at every word. Both of them love each other and mean well, and still the conversation turns into a fight. If that has happened in your family, you are not doing anything wrong — this is genuinely one of the hardest talks there is, and it is worth understanding why before trying again.

The difficulty is not really about scams at all. It is about dignity, independence, and the delicate shift that happens as parents age and children begin to worry about them. When you warn a parent about scams, they may hear something you did not intend: that you think they are losing their judgment, that they cannot be trusted with their own affairs, that the roles are reversing and they are becoming the one who needs looking after. That is a painful thing to hear, and defensiveness is a natural response to it.

So this guide is less about scam facts — I have other guides full of those — and more about how to have the conversation in a way that protects your parent's money without

wounding their dignity. Get the approach right, and you can give them real protection while they feel respected and capable. Get it wrong, and you may push them away just when a scammer is counting on them being isolated. The stakes are high, and the good news is that the approach can be learned.

TIP

Before the conversation, remind yourself: the goal is partnership, not supervision. If your parent comes away feeling respected and on the same team as you, you've succeeded — even if you covered less than you planned.

2. Start From Respect, Not Fear

The foundation everything else rests on.

The single most important shift is to lead with respect rather than fear or correction. Your parent has lived a long life, raised a family, managed money, and navigated a changing world for decades. They are not a child to be warned, and treating them like one guarantees resistance. The conversation goes far better when it begins from genuine respect for their experience and their autonomy, with you as an ally rather than a supervisor.

In practice, that means framing the issue as something that has changed in the world, not something wrong with them. Scams have become dramatically more sophisticated — cloned voices, deepfake videos, flawless fake emails — and these tools are new to everyone, including you. 'The scammers have gotten scary good lately, and I'm trying to keep up myself' is a world apart from 'you need to be more careful.' The first invites them alongside you; the second puts them on the defensive.

It also helps to acknowledge, honestly, that these scams fool everyone, including young, tech-savvy people. This is true, and saying it removes the implication that falling for one would be a special failing of age. When your parent understands that the smartest people they know could be caught by these tricks, accepting a few protective habits stops feeling like an admission of weakness and starts feeling like simple, sensible caution that anyone would take.

GOOD TO KNOW

'The scammers have gotten scary good — even young people fall for this' respects your parent and tells the truth. It makes caution feel smart, not like an admission of decline.

3. Make It a Family Thing

A shared rule, not a lecture aimed at them.

One of the most powerful moves is to make scam safety a family-wide practice rather than advice directed at the oldest member. When the whole family — you, your spouse, your siblings, the grandchildren — all adopt the same habits together, your parent is no longer being singled out as the one who needs protecting. They are simply part of a family that handles things a certain way, which carries no sting and often real comfort.

This is not a trick; it is true and useful. These scams genuinely target everyone, and the habits that protect your parent protect you too. A cloned voice could be used to call your parent pretending to be you, or to call you pretending to be them. A family safe word, a callback habit, a rule about never being rushed on money — these belong to everyone, and setting them up as a group makes the whole family safer in every direction, not just one person.

So introduce it as 'something our whole family is going to start doing,' and mean it. Pick a relaxed moment — a holiday, a Sunday dinner, a regular visit — and set up the shared habits together, with everyone participating equally. When your parent sees you and the grandchildren taking it just as seriously for yourselves, the defensiveness tends to melt away, replaced by the pleasant feeling of being part of a team that looks out for one another.

TIP

Say 'our whole family is doing this' and make sure you actually are. When the grandkids set up a safe word too, it stops being about Grandma and becomes just how your family operates.

4. Listen First, Teach Second

Start with their experience, not your agenda.

It is tempting to arrive with a list of warnings and deliver it. Resist that. The conversation goes far better if you start by listening — asking your parent about their own experiences with suspicious calls, emails, and messages. Almost everyone has received scam attempts, and your parent likely has stories. Asking 'have you been getting any of those weird scam calls? I've been getting so many' opens a door that a lecture slams shut.

Listening does several good things at once. It treats your parent as a knowledgeable adult with valuable experience, which builds the respect the whole conversation depends on. It reveals what they already know and where the real gaps are, so you can focus your help rather than dumping everything at once. And it often surfaces a recent close call or worry they have been carrying privately, which gives you a natural, non-threatening way in: 'That does sound suspicious — want to figure out together how to handle those?'

From there, teach gently and in response to what you heard, rather than reciting a prepared list. Offer one or two relevant tips tied to their actual experience, not a firehose of every scam that exists. People absorb and keep far more when it connects to something real they have lived, and when they feel like a partner in the conversation rather than a student being corrected. Let their stories lead, and add your knowledge as a helpful friend would, not as an instructor.

WATCH OUT

Open with a question, not a warning: 'Have you been getting those scam calls too? They're relentless.' Their answer tells you where to help and makes them a partner, not a pupil.

5. Two Rules Beat a Hundred Warnings

Keep it simple enough to actually stick.

A common mistake is overwhelming a parent with every scam and every warning in one sitting. It is too much to remember, it heightens fear without building confidence, and it can leave them feeling that the world is a minefield they cannot safely cross. Far better to focus on a couple of simple, powerful rules that cover the great majority of scams, and let those become second nature before adding anything else.

The two I lean on most are these. First: a voice or a message is never proof of who someone is, so for anything involving money or urgency, hang up and call back on a number you already have. Second: never make a money decision while being rushed, and never keep a money decision secret from the family. Between them, these two habits defuse voice-cloning calls, impersonation scams, the pressure script, and much more — without your parent needing to memorize a catalog of individual scams.

Teaching two sturdy rules rather than a hundred specific warnings has a lovely side effect: it is empowering rather than frightening. Your parent does not have to become an expert on deepfakes and phishing; they just have to remember two simple things that work

against scams that have not even been invented yet. That is a message of capability, not fragility, and it leaves them feeling more confident about answering the phone, not less. Confidence, not fear, is the goal.

GOOD TO KNOW

Two rules — 'verify by calling back' and 'never rushed, never secret about money' — cover most scams. Simple and sturdy beats comprehensive and forgettable every time.

6. The Promise That Matters Most

No judgment — so they'll actually tell you.

If you take away one thing from this guide, make it this: the most protective thing you can do is make absolutely sure your parent knows they can come to you if something goes wrong, with no judgment, no scolding, and no threat to their independence. Scammers thrive on shame and secrecy. A parent who fears being lectured, or losing their autonomy, will hide a scam — and hiding it is exactly what lets the damage grow and the scammer keep going.

So say it, clearly and more than once: 'If you ever get a call or email that worries you, or if you ever think something went wrong, please just call me. I will never judge you, and I will never use it against you. These fool everyone, and I would so much rather help you sort it out than have you face it alone.' Then live up to it. The first time your parent brings you a worry or a mistake, your calm, grateful, non-judgmental response will teach them whether the promise was real.

This matters more than any specific scam knowledge, because no one can recognize every scam, but anyone can have a safe person to check with. Being that person — reachable, patient, and kind — breaks the isolation every scam depends on. If your parent will pick up the phone and say 'does this seem right to you?' before acting, you have given them a protection stronger than any rule, and stronger than any amount of warning. The open door is the whole game.

WATCH OUT

Say the promise out loud, and keep it: 'Call me anytime, I'll never judge you.' Then prove it the first time they do. That open door protects better than any list of scams.

7. Protect Independence, Don't Take It

The fear underneath the defensiveness.

Underneath much of the resistance to these conversations is a deep, reasonable fear: that admitting any vulnerability will be the first step toward losing independence — the car keys, the checkbook, the home, the right to run their own life. If your parent senses that talking about scams might lead to you taking over their finances or treating them as incapable, they will resist fiercely, and who could blame them. Naming and respecting this fear changes everything.

So make it explicit that your goal is the opposite of taking over. 'I want to help you stay independent and in control of your own money for as long as possible — that's exactly why I want us to set up a few protections, so a scammer can't take that away from you.' Frame every tool as something that guards their autonomy, not something that erodes it. A credit freeze, a bank alert, a callback habit — each one keeps control in their hands while making it harder for a thief to seize it.

Live that framing out in the details. Offer choices rather than dictates. Ask permission before touching their accounts or devices. Set up protections that leave them fully in charge — alerts they receive, not controls you hold over them. The more your parent experiences these conversations as strengthening their independence rather than threatening it, the more open they become, because you are addressing the real fear instead of accidentally confirming it.

GOOD TO KNOW

Most defensiveness is fear of losing independence. Say plainly that your goal is to protect their independence from scammers — and then prove it by leaving control in their hands.

8. Pick the Right Moment

Timing and setting matter more than you'd think.

The same words land completely differently depending on when and how you say them. A warning delivered out of the blue, in front of others, or in a tense moment is likely to feel like an ambush and provoke defensiveness. A calm, private, unhurried conversation at a relaxed time gives the same message room to be heard. So choose your moment with care; it matters as much as the content.

Look for a natural, low-pressure opening rather than making it a dreaded Big Talk. A news story about a scam, a suspicious call one of you just got, a scam that hit someone you both know, or even one of these guides can be a gentle doorway in. 'Did you hear about this on the news? It made me want to make sure our family has a plan' is easy and non-threatening. Everyday hooks like these feel like sharing, not confronting.

Keep it private and patient. Have the conversation one-on-one, or as a relaxed family activity, not in a way that puts your parent on the spot in front of grandchildren or neighbors. Do not try to cover everything at once; a short, warm conversation that plants one or two ideas, returned to gently over time, works far better than a single heavy session. Scam safety is a series of small, ongoing chats, not one difficult lecture to get through and be done with.

TIP

Use a news story or a call you just got as a natural doorway: 'Did you see this? Let's make sure our family has a plan.' Low pressure, in private, beats a scheduled Big Talk.

9. Set Up Quiet Protections Together

Practical tools that keep them in control.

Beyond the conversation, there are practical protections you can set up together that quietly reduce risk while leaving your parent fully in charge. The key word is 'together' — these are things you help with and they agree to, not things imposed on them. Done this way, each one is a small act of partnership that makes the whole family safer, and most take only a few minutes.

- Turn on bank alerts for large or unusual transactions, so a big movement pings their phone (and optionally yours, with their okay).
- Set up their phone to filter spam calls and, if they like, silence unknown callers so only saved contacts ring through.
- Save key real numbers — their bank, you, a trusted friend — right in their phone and on a card by the landline.
- Agree on a family safe word and practice the callback habit together.
- Consider a free credit freeze to block new accounts opened in their name.
- Make sure their devices get updates, and tidy their email's second lock, with their permission.

Introduce each as a way to keep them in control, never as surveillance. Bank alerts, for instance, go to them, giving them a heads-up they can act on, not a leash you hold. If at some point shared oversight genuinely becomes helpful, that is a decision to make openly and with their full consent, framed around their wishes — but for most families, these lighter, independence-preserving tools are exactly right and plenty protective.

TIP

Frame every tool as 'a heads-up for you,' not 'a watch on you.' Alerts that go to your parent protect them while keeping the control, and the dignity, firmly theirs.

10. When They Insist 'I'd Never Fall for That'

Handling confident resistance kindly.

A very common response is cheerful confidence: 'Oh, I'd never fall for one of those, I can spot a scam a mile away.' This is well-meant, and it may even be partly true, but it is also exactly the belief that leaves a person most exposed, because it means no plan and no habit. Arguing with it directly tends to backfire, making your parent dig in. There is a gentler, more effective way to handle it.

Agree with the part that is true, then widen the picture. 'I know you're sharp — that's not what I'm worried about. The thing is, these new ones fool really sharp people, because they can fake a voice or a face perfectly now. Even I almost got caught by one.' Admitting your own near-miss, truthfully if you have one, is powerful; it levels the ground and makes caution a shared stance between equals rather than a correction aimed downward. The message becomes 'these are beatable only with a habit, and we all need one,' not 'you're vulnerable.'

You can also let the simple rules do the persuading without any argument at all. 'I'm not saying you'd be fooled — I'm just saying let's all agree that nobody in the family ever sends money while being rushed, and we always call back to check. It costs nothing and it means none of us ever has to be the one who guessed wrong.' Framed that way, even a confident parent can adopt the habit without conceding any vulnerability, because the habit is just prudent, not an admission.

GOOD TO KNOW

'I'd never fall for that' is the riskiest belief, because it means no plan. Don't argue it — agree they're sharp, note the new fakes fool sharp people, and sell the habit as simple prudence.

11. If a Scam Has Already Happened

Responding in a way that keeps trust.

Sometimes you discover that a scam has already happened — perhaps money is gone, perhaps a close call badly shook them. How you respond in that moment will shape whether your parent ever brings you a problem again, so it is worth handling with great care. The instinct to react with alarm, frustration, or 'how could you?' is understandable, but it is exactly the response that teaches a parent to hide the next one.

Lead, firmly and sincerely, with compassion and zero blame. 'I'm so sorry this happened to you. These are run by professionals and they fool everyone — this is not your fault. I'm really glad you told me, and we're going to handle it together.' Then move to the practical steps calmly, taking on the parts that overwhelm them. Your steadiness and lack of judgment in this moment are a gift that pays off for years, because they prove the open-door promise was real.

Afterward, resist any urge toward 'I told you so' or toward using the incident to argue for taking over their affairs. Instead, gently fold the experience into the shared habits: 'Now that we've seen how convincing these are, let's make sure our family rules are solid, so it's harder next time.' Treating it as a shared learning moment, not a failure, keeps your parent's dignity intact and keeps them willing to come to you — which is the protection that matters most.

TIP

The first words matter most: 'I'm so glad you told me — this is not your fault.' Your calm, grateful response is what guarantees they'll come to you next time, instead of hiding it.

12. Working With Siblings

Getting the family on the same page.

In many families, several adult children are involved, and that can either strengthen the effort or turn it into a muddle of mixed messages and old family tensions. It helps to get on the same page with your siblings before approaching your parent, so your parent is not caught between differing styles or made to feel ganged up on. A united, gentle front is far more effective than several separate, anxious campaigns.

Talk with your siblings about a shared approach: the respectful, partnership framing; the couple of simple rules; the open-door promise; and who will help with which practical setups. Agree to avoid both extremes — the sibling who dismisses the whole concern, and the one who wants to take over the parent's finances overnight. Your parent needs a consistent, calm message from the family, not a tug-of-war that makes them defensive toward everyone at once.

Divide the roles thoughtfully, playing to relationships and strengths. Perhaps the child who lives nearest helps with the phone and device setups, the one the parent confides in most has the heart-to-heart, and another handles the bank alerts or credit freeze. And if family dynamics make this hard — as they often do — remember that a calm outside voice, whether a trusted friend, a professional, or me, can sometimes deliver the same message without the old family baggage attached. There is no shame in bringing in help.

GOOD TO KNOW

Agree with siblings on one gentle approach before you talk to your parent. A consistent, united, respectful message beats several anxious, competing ones — and spares your parent feeling ganged up on.

13. When an Outside Voice Helps

Sometimes it lands better from someone else.

It is one of the gentle ironies of family life that a parent will sometimes accept from a stranger exactly what they resist from their own child. The very closeness that makes you care so much can also make your words feel like a child overstepping, triggering the old push-pull of the parent-child relationship. When that dynamic is blocking progress, bringing in a calm, respectful outside voice is not a failure — it is a smart move.

That outside voice might be a trusted friend their own age who has adopted these habits, a respected figure at their church or senior center, a session at the library on scam safety, or a patient local helper like me. Hearing the same two simple rules from someone who is not their child, and who treats them purely as a capable adult, can land cleanly where family words bounced off. There is no baggage, no history, just helpful information between equals.

This is a large part of why I write these guides and visit homes across Portage County. I can sit with your parent as a friendly, unhurried professional, set up their protections, teach the simple habits, and answer their questions with patience and zero judgment — and because I am not their child, the whole thing often feels easier and more comfortable for everyone. If the family conversation keeps stalling, please know that handing it to an outside helper is a perfectly good and common solution.

GOOD TO KNOW

Parents often accept from an outside helper what they resist from their own child — not because you're wrong, but because of the parent-child dynamic. Bringing in help is wisdom, not defeat.

14. Keeping the Conversation Alive

This is ongoing, not one-and-done.

Scam safety is not a single talk you have once and check off. The scams keep changing, the habits need refreshing, and the relationship of trust is kept alive through many small, warm touches rather than one big conversation. Thinking of it as an ongoing, gentle thread through your relationship — rather than a dreaded lecture to deliver and be done with — takes the pressure off and makes it far more effective.

Keep it light and recurring. When a new scam makes the news, mention it casually. When you get a suspicious call yourself, share it: 'You won't believe the scam call I got today.' Ask now and then how the spam calls are going. Each little exchange reinforces the habits, keeps the door open, and treats scam safety as a normal, shared part of family life rather than a sign that something is wrong. Over time, these small touches add up to real, durable protection.

And keep proving the open door, again and again. Every time your parent brings you a question or a worry and you respond with warmth and patience, you deepen their trust and

make it more certain they will come to you when it truly counts. That steady, judgment-free availability, maintained over time, is the greatest protection you can offer — greater than any rule, any tool, or any single conversation. Connection, kept alive, is what ultimately keeps the scammers out.

WATCH OUT

Make scam talk a light, recurring thread: share your own weird calls, mention news stories. Many small warm exchanges beat one heavy talk, and keep the door open for the moment that matters.

15. Words You Can Actually Use

Sample phrases for a gentle conversation.

Sometimes the hardest part is simply finding the right words in the moment, so here are a few you can borrow and make your own. The point is not to script yourself stiffly, but to have some warm, respectful phrasings ready so you do not fall back on the blunt warnings that cause defensiveness. Notice how each one centers respect, partnership, and the open door.

- To open: 'Have you been getting those scam calls too? They're getting scary good — even I almost got caught last week.'
- To frame it: 'The scammers have changed so much lately. I thought our whole family should set up a couple of simple habits together.'
- To make the promise: 'If anything ever worries you, just call me. I will never judge you — these fool everyone, and I'd rather help than have you face it alone.'
- To protect independence: 'I want to help you stay in control of your own money for as long as possible — that's exactly what these habits are for.'
- To handle 'I'd never fall for it': 'I know you're sharp — that's not what worries me. It's that the new fakes fool sharp people. Let's all just agree to call back and check.'
- If it already happened: 'I'm so glad you told me. This is not your fault. Let's handle it together.'

Say these in your own natural voice, of course, not as if reading a card. And watch your tone as much as your words — the same sentence can land as loving or as condescending depending on how it is said. Aim for the warm, easy tone you would use with a respected friend, because that is exactly the relationship you want this conversation to reflect. If a phrase does not fit your family, change it; the spirit matters more than the exact words.

TIP

Keep a couple of these phrases in mind before you visit. Having warm words ready keeps you from slipping into blunt warnings when the moment comes.

16. When Memory or Judgment Is Changing

A harder situation, handled with love.

Sometimes the worry is sharper because a parent's memory or judgment is genuinely changing, which both raises the scam risk and makes these conversations more delicate. This is painful territory, and it deserves honesty paired with great tenderness. A parent in early cognitive decline is more vulnerable to scams and may also be less able to hold the habits, while being even more sensitive to any threat to their independence and dignity.

In these situations, the lightest protections may need to grow into somewhat more structured ones, but the guiding principles do not change: maximize dignity, involve your parent in decisions as much as they are able, and move only as far as genuine need requires. That might mean more robust bank alerts, a trusted contact on accounts, simplified finances, or, where appropriate and done properly, more formal arrangements — ideally set up in advance, with your parent's participation, before a crisis forces rushed choices.

This is also where outside guidance becomes especially valuable. An honest conversation with your parent's doctor, an elder-law attorney, or a social worker can help you find the right balance between protection and autonomy, and put sensible legal and financial safeguards in place the correct way. These are weighty decisions, and you do not have to navigate them alone or guess. If technology is part of the picture, I am glad to help with the device and account side; for the legal and medical side, the right professionals are worth their weight in gold.

GOOD TO KNOW

If memory or judgment is genuinely declining, bring in the right professionals — a doctor, an elder-law attorney, a social worker — to balance protection with dignity, ideally before a crisis forces rushed decisions.

17. Grandchildren as Allies

The youngest family members can help most.

Do not overlook the grandchildren as powerful allies in this. The relationship between grandparents and grandchildren is often warmer and less fraught than the one between parents and adult children, with none of the old push-pull over independence. A grandchild helping Grandma with her phone settings, or sharing what they know about deepfakes, can land beautifully where a grown child's words might bristle.

There is also a lovely mutual exchange to encourage. Grandchildren, often fluent with the newest apps, can show grandparents how to adjust privacy settings, spot fake videos, and report scam texts. In return, grandparents offer the grandkids the wisdom of experience and the reminder that the fancy fakes fool young people too. Framing it as the generations teaching each other turns scam safety into a bonding activity rather than a worry, and it makes the habits stick for everyone.

It helps the whole family, too, to remember that the habits protect in every direction. A cloned voice of a grandchild is exactly what a scammer would use to call a grandparent with a fake emergency, so when the grandkids understand that their own public videos could be weaponized against the people they love, they tend to take their own privacy seriously. Enlisting the youngest members is not just tactically useful; it genuinely makes the entire family safer, top to bottom.

WATCH OUT

Ask a grandchild to help their grandparent with phone settings and to swap scam stories. The warmth of that bond often opens doors that a grown child's warnings can't.

18. A Note on Hired Helpers

When caregivers or aides are involved.

If your parent has caregivers, home aides, or other hired help, a brief, respectful word about scam safety belongs in the picture too. The vast majority of such helpers are honest and caring, and many are excellent extra eyes who can alert you to a suspicious call or visitor. Including them thoughtfully strengthens the circle of protection around your parent without implying any distrust of your parent themselves.

Let trusted helpers know the family's simple rules — the callback habit, never sending money while rushed, the open-door promise — so they can gently reinforce them and flag anything odd they notice, like unexpected calls demanding money or a new 'friend' who keeps phoning. A caregiver who understands the family's approach becomes a valuable partner, especially for a parent who lives alone or has frequent help in the home.

At the same time, keep sensible, non-accusatory safeguards in place, as you would with any household finances — bank alerts, a tidy record of accounts, and attention to anything that seems off. This is simply good practice, not a statement about any individual. The goal, as always, is a well-protected parent surrounded by a trustworthy, informed circle, with the scams finding no easy way in from any direction, inside the home or out.

GOOD TO KNOW

Honest caregivers can be excellent extra eyes against scams. Share the family's simple rules with trusted helpers so they can reinforce them and flag anything suspicious.

19. Questions People Ask Me

The ones families bring to me most.

My parent gets angry whenever I bring this up — what do I do? Slow down and change the framing. Anger usually means they feel their independence or dignity is threatened. Switch to the respectful, 'whole family is doing this,' partnership approach, lead with listening, and consider letting an outside voice carry the message. And keep it small and recurring rather than one confrontation.

They've already been scammed but won't admit it — how do I help? Lead with compassion and no blame, make it safe to talk, and address the practical protections gently without forcing a confession. Sometimes 'I'm not here to judge, I just want to make sure you're protected going forward' opens the door that direct confrontation keeps shut.

How much should I take over their finances? For most families, the lightest touch that works is best: alerts and habits that keep your parent in control, not a takeover. Only consider more involvement with their open consent and around their wishes. Taking control without need damages trust and dignity, and can push them toward hiding things from you.

They live far away — can I still help? Yes. Much of this works by phone: the conversations, the simple rules, the open-door promise. For setups, you can walk them through it, enlist a

nearer relative or friend, or arrange a local helper. Distance makes the trust and the open door matter even more, so invest there.

20. A Gentle Game Plan

Putting it all together, step by step.

Here is the whole approach as a simple plan you can follow. You do not have to do it all at once; in fact, spreading it over several warm, low-key interactions works best. Think of this as a direction to move in, gently, rather than a checklist to complete in one sitting.

- 1 Get on the same page with any siblings first: one calm, respectful approach.
- 2 Pick a relaxed moment and open by listening to their experiences, not warning them.
- 3 Frame it as the world changing and the whole family adopting habits together.
- 4 Teach just two simple rules: verify by calling back, and never rushed or secret about money.
- 5 Make the open-door promise — call me anytime, no judgment — and mean it.
- 6 Set up quiet protections together that keep them in control (alerts, safe word, spam filtering).
- 7 If it stalls, bring in an outside voice — a friend, a class, or a local helper like me.
- 8 Keep the conversation alive with light, recurring touches over time.

GOOD TO KNOW

If you only manage two things, make them the open-door promise and the two simple rules. A respected parent with a safe person to call is remarkably hard to scam.

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://www.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://www.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.
- If your identity may be exposed, visit 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 talking with a parent or older loved one about scams 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.

Protecting someone you love from scams is really an act of respect, not control — it works best as a partnership built on trust. Take it gently, keep the conversation open, and call me anytime you'd like a calm outside voice to help. I am only a phone call away, and glad to help your whole family.

CHEAT SHEET

Everyday Cheat Sheet

The approach

- Lead with respect, not fear or correction.
- Make it a habit the whole family follows.
- Listen to their experiences before teaching.
- Promise no judgment — keep the door open.
- Protect their independence; never take control.

What to actually set up

- 1 Two rules: call back to verify; never rushed/secret about money.
- 2 A family safe word, practiced together.
- 3 Bank alerts that go to them.
- 4 Spam-call filtering on their phone.
- 5 Key real numbers saved and by the phone.

GOOD TO KNOW

If a scam has already happened, your first words decide everything: 'I'm so glad you told me — this is not your fault.' That response keeps them coming to you.

AT A GLANCE

A Picture to Follow Along

Why the Talk Goes Wrong

Warnings can sound like doubts about their judgment.



Lead with respect, not fear - make it a partnership.

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

AT A GLANCE

A Second Look

The Conversation That Works

Respect first, simple habits, an open door.

- 1 Agree with siblings on one gentle approach
- 2 Open by listening, not warning
- 3 Frame it as a whole-family habit
- 4 Teach two simple rules, not a hundred fears
- 5 Promise no judgment - keep the door open
- 6 Set up quiet protections that keep them in control

A respected parent with a safe person to call is hard to scam.

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.