BILL'S HOME TECH

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The Grandparent Scam Now Uses a Fake Voice — How to Beat It

Why 'it sounded just like them' is no longer proof — and the one calm move that beats every version

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SUMMARY

The 60-Second Version

Scammers can now copy a loved one's voice from a few seconds of audio, so a familiar voice is no longer proof of who is calling. If a call claims a grandchild is in trouble and needs money urgently and secretly, do not act on the call. Hang up and reach your grandchild (or their parent) on the number you already have saved.

Never pay with gift cards, a wire, a courier, or crypto. Set a family safe word now, on a calm day, and keep a small script by the phone so the words are ready when you need them.

- A voice that sounds like family is not proof it is family.
- Hang up and call back on a number you already trust.
- Gift cards, wires, couriers, and crypto are the scam's fingerprint.

1 The Short Version

You pick up the phone and it is your grandchild — the voice, the little catch in it, the way they say your name. They are in trouble: an accident, an arrest, a hospital, and they need money right now, and please don't tell Mom and Dad. It sounds exactly like them because, increasingly, it is built to. Scammers can now copy a familiar voice from a few seconds of audio, and they use it to run the oldest trick in the book with frightening new polish.

Here is the calm truth that takes all the power out of it: a voice is no longer proof of who is calling. You do not have to tell the difference between a real voice and a fake one, because you are never going to decide anything on this call at all. You are going to hang up and reach your family a way you trust. This guide shows you exactly how, and how to get ready before it ever happens.

- A voice that sounds like family is no longer proof it IS family.
- Never send money, gift cards, or cash on a call that arrives out of the blue.

- Hang up and call your grandchild (or their parent) back on the number you already have.
- Agree on a family 'safe word' now, while things are calm.
- If a caller pushes urgency and secrecy together, that pairing is the scam.

WATCH OUT

You will never be punished for hanging up and calling back. If it somehow really were your grandchild, they will understand completely once the dust settles. No real emergency is ruined by taking five minutes to confirm it through a number you trust.

2 What Changed — Why the Voice Sounds So Real

For years the 'grandparent scam' relied on a muffled voice, a story about a broken nose or a bad phone line, and your own hope that it really was your grandchild. Now the criminals have a new tool. With a short clip of someone's voice — grabbed from a social media video, a voicemail greeting, or even a quick 'hello?' on an earlier call — inexpensive software can generate new sentences in that voice.

It is called voice cloning, and both the FBI and the Federal Trade Commission have warned the public about it.

What matters for you is not how the technology works, but what it means: the single clue people trusted most — 'it sounded just like them' — no longer tells you anything. The scammers know this, which is why they lean on the voice so hard. Once you stop treating the voice as proof, their best weapon stops working.

GOOD TO KNOW

The clip they need is tiny — a few seconds is enough. That is not a reason to panic about every video you have ever posted; it is simply why the old 'I'd know my own grandchild's voice anywhere' instinct can no longer be your safety check. A clear voice means nothing now; a known phone number still means something.

3 How the Call Usually Goes

These calls follow a script, and once you have seen the script written down, it loses its grip. Knowing what is coming next is like knowing the twist in a movie — the fear just does not land the same way.

1. The voice says it is your grandchild and sounds upset, often opening with 'Grandma? Grandpa? It's me.'
2. There is a sudden crisis: a car wreck, an arrest, a hospital in another city, trouble at the border.
3. A second person may take over — a 'lawyer,' 'police officer,' or 'doctor' — to sound official and rush you.
4. You are told to keep it secret: 'please don't tell Mom, I'm so embarrassed,' or 'the judge ordered a gag.'
5. You are told to send money immediately, in a way that cannot be undone — gift cards, a wire, cash by courier, or an app.

> **GOOD TO KNOW**
>
> Notice that every step is designed to keep you on the phone, frightened, and acting alone. The moment you hang up and bring in another trusted person, the whole script falls apart — which is exactly why they beg you not to.

4 The One Move That Beats Every Version

You do not need to outsmart the caller or catch them in a lie. You need one simple habit, and it beats every version of this scam, voice-cloned or not: end the call and reconnect through a number you already trust.

1. Tell the caller, calmly, 'I'm going to hang up and call you right back.' Then hang up — do not wait for permission.
2. Call your grandchild on the number already saved in your phone or address book. Do NOT call any number the caller gave you.

3. If you cannot reach them, call their parent, a sibling, or another family member on a number you already have.
4. Ask simply: 'Are you okay? Did you just call me needing money?' Almost always, they are home and fine.
5. Only after you have reached a real family member through a trusted number should you believe any of it.

> **WATCH OUT**
>
> Scammers will try to stop you from hanging up — 'don't hang up, there's no time,' or 'stay on the line, the officer needs you.' That pressure is the tell. A real emergency survives a five-minute callback. A scam does not.

5 Ask Something Only Your Real Grandchild Would Know

If you are not ready to hang up yet, you can also test the caller with a question the real person could answer in a heartbeat but a stranger could not. Keep it personal and specific, and do not feed them the answer.

- 'What did we do together last Thanksgiving?' — not 'Did we have turkey?'
- 'What's the name of your first pet?' or 'What street did you grow up on?'
- 'Who sat next to you at the wedding?' — something with a real, checkable answer.
- Avoid yes/no questions; a scammer will just say 'yes' and keep going.

> **WATCH OUT**
>
> Do not use a question whose answer is posted on social media or easy to guess. And remember: a slick scammer may dodge with 'I'm too upset to think' or 'the connection's bad.' If they dodge, that is your answer — hang up and call back.

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.

6 Set a Family Safe Word Before It Happens

The strongest protection is one you set up on a quiet afternoon, long before any scary call. Agree with your family on a private 'safe word' — a word or short phrase that a real family member in trouble would know, and a stranger never could.

1. Pick a word or phrase that is easy to remember but not something you post publicly — not a pet's name you share online.
2. Share it in person or on a call you placed, never by text or email that could be read by someone else.
3. Agree that in any money-or-emergency call, you'll ask for the safe word before doing anything.
4. If the caller doesn't know it, you hang up — no apology needed.

TIP

We have a separate guide, 'Set a Family Safe Word to Stop Voice-Cloning Scams,' that walks the whole family through choosing and using one. It is a ten-minute conversation that can save someone you love from a terrible afternoon.

7 The Feelings They Use Against You

This scam does not really attack your intelligence; it attacks your love and your instinct to protect your family. Understanding the exact feelings they pull on makes you far harder to rush.

- Urgency: 'right now,' 'before the judge comes back,' 'the tow truck is here.' Real help is rarely destroyed by a short pause.

- Secrecy: 'don't tell Mom and Dad.' Secrecy is almost never part of a genuine family emergency.
- Fear and love: a grandchild hurt or in jail. That fear is the point — it is meant to switch off your careful side.
- Authority: a 'lawyer' or 'officer' who sounds official and impatient and tells you exactly what to do.

> *When a stranger demands urgency AND secrecy in the same breath, that pairing is not an emergency. It is the scam, every single time.*

8 What They'll Ask You to Do With the Money

The request for money always points to a method that cannot be reversed once it is gone. Any one of these should stop you cold, no matter how convincing the story.

- Gift cards: 'buy Apple, Google Play, or Amazon cards and read me the numbers.' No real court, hospital, or lawyer is paid this way — ever.
- Wire transfer or money order: hard to claw back once sent, especially overseas.
- A courier or 'bonded agent' coming to your door to collect cash or cards in person.
- Cash apps or crypto: Zelle, Venmo, or a Bitcoin machine at a gas station — fast, and nearly impossible to get back.

WATCH OUT

No legitimate bail, hospital bill, lawyer's fee, or fine is ever paid in gift cards, Bitcoin, or cash handed to a stranger at your door. The payment method alone is proof enough to stop.

9 When It Comes as a Text or Social Message

The same scam now arrives in writing, too — a frantic text from 'your grandchild' who lost their phone, or a message on Facebook from an account that looks like a relative. The voice trick and the text trick are the same scheme wearing different clothes, and the same move beats both.

1. Do not reply with any personal details, and do not tap links in the message.
2. Reach the real person on the number or account you already trust, not the one that just messaged you.
3. If a 'friend' suddenly messages you about money or a prize, assume the account may be hijacked until you confirm by voice.

> **GOOD TO KNOW**
> A hacked social media account is a common way these messages come from a name you recognize. The profile picture and name are real; the person typing is not. Confirming by a separate, trusted channel clears it up fast.

10 Shrink the Voice They Can Copy

You cannot and should not hide from your own family online, but a few gentle habits make you a smaller target without changing how you live.

- Set social media profiles so only friends and family can see your videos and posts.
- Keep voicemail greetings short and generic; a long personal greeting is a free voice sample.
- Be cautious with 'fun' apps and surveys that ask you to record your voice or answer with a spoken reply.
- Talk with grandchildren about keeping their own videos more private — they are often the easiest voice to copy.

TIP

This is about trimming easy samples, not living in fear. Posting a birthday video of the grandkids is fine. The goal is simply to not hand criminals a clean, public recording on a silver platter.

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.

11 If You Already Sent Money

If you realize after the fact that you sent money, take a breath — you are not the first, and acting quickly still matters. Speed is your friend, and there are concrete steps that sometimes recover funds or stop the next payment.

1. If you paid by gift card, call the card company's number on the back right away and report the card as used in a scam; some can freeze the balance.
2. If you wired money or used a bank app, call your bank immediately and ask them to try to recall or stop it.
3. Write down everything you remember — numbers, names, times — while it is fresh.
4. Tell a trusted family member; you do not have to handle this alone.

WATCH OUT

We have a full companion guide, 'I Sent Money by Mistake — Can I Get It Back?', with the exact calls to make first. And you can always call me and I will sit down with you and help you work the list calmly, step by step.

12 How to Report It

Reporting helps investigators spot patterns and warn others, even when your own money can't be recovered. It takes a few minutes and you do not need to be sure it was a scam to report it.

- Report the scam to the Federal Trade Commission at ReportFraud.ftc.gov.
- Report to the FBI's Internet Crime Complaint Center at IC3.gov, especially if money was lost.
- Tell your local police; a report number can help with your bank.
- Warn your own friends and family — these calls move through communities.

> **GOOD TO KNOW**
>
> Reporting is not about blame, and nothing about being targeted is your fault. The more these calls are reported, the easier they are to track and shut down.

13 A Calm Script to Keep by the Phone

Having the words ready means you do not have to think them up while your heart is pounding. Copy these lines onto a card and keep it by the phone, or let me print them large for you.

- 'I'm going to hang up and call you right back.' — then do it, on your own saved number.
- 'What is our family safe word?'
- 'No one in my family is ever paid in gift cards. Goodbye.'
- 'I don't make money decisions on surprise phone calls.'

> **GOOD TO KNOW**
>
> Practice saying these out loud once or twice. It feels a little silly, and that is exactly why it works — when the real call comes, the words will already be in your mouth and the fear will have somewhere to go.

14 Help a Parent or Spouse Get Ready

If you are the family's 'tech person,' the kindest thing you can do is have this conversation before a scammer does. Keep it warm, not scary — the message is 'here's a simple trick that beats a clever scam,' not 'you're going to get fooled.'

1. Explain in one sentence: a voice can be faked now, so we always hang up and call back.
2. Set the family safe word together, and make sure everyone who might be called knows it.
3. Tape the 'script by the phone' card near their landline or favorite chair.
4. Agree on who they'll call first to double-check — you, a sibling, a trusted neighbor.

> **GOOD TO KNOW**
>
> People are far more willing to hang up on a scammer when they have already been given permission to do so by someone they love. 'If anyone ever calls about me needing money, hang up and call me' is a gift.

15 When to Call Bill

You can set up every protection in this guide on your own, and most people do. But if you would like a steady hand with it, that is exactly the kind of visit I do — calmly, at your kitchen table, with no rush and no jargon.

I will help you lock down your phone's spam and scam settings, set up the family safe word, print the 'script by the phone' card in big clear type, and walk a worried parent or spouse through the whole thing so they feel steadier, not scared. And if a call has already gotten money out of you, call me — we will work the recovery steps together.

- You want help turning on your phone's built-in call-screening and scam protections.
- You'd like me to set up the family safe word and print the wallet card with everyone.
- You got a call that shook you and want to talk through whether it was real.

- Money already changed hands and you need help making the right calls, fast.

CHEAT SHEET

Everyday Cheat Sheet

Keep this by the phone. If a call asks for money, work down this list.

I want to...	Do this...
Check if it's really family	Hang up and call them back on YOUR saved number
Test a caller quickly	Ask for the family safe word, or a private memory
Know the red flag	Urgency + secrecy together = scam, every time
Spot the money trap	Gift cards, wire, courier, or crypto = stop now
Get ready in advance	Set a family safe word on a calm day
Report it	FTC at ReportFraud.ftc.gov and the FBI at IC3.gov
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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