BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

AI Voice Clones & Deepfake Scams

Fake voices, fake faces, and the simple family habits that beat them

A calm, plain-English guide for every family

A copied voice can't get past a safe word

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(330) 200-8042 · BillsHomeTech.com

For phone, video and online scams · facts current November 2026

What's Inside

This is your guide to voice clones and deepfakes. Read Part 1 first, then jump to whatever you need. Part 4 (your family safe word) and Part 5 (hang up and call back) are the two habits that matter most.

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PART 1

Understanding Voice Clones & Deepfakes

What these new tricks actually are, in plain English, how worried you really need to be, and why the good habits you already have still beat them. Start here.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you've picked up this guide, chances are you've heard something on the news that made your stomach drop: crooks can now copy a person's voice, or even their face on a video, and use it to ask for money. Maybe a friend got one of those calls. Maybe you did. I want to start by saying something plainly: **you can absolutely handle this.**

I'm Bill. I've spent more than 30 years working with technology, and these days I spend most of my time helping folks here in Portage County, Ohio feel safe and at home with theirs. I wrote this guide the way I'd explain things sitting across your kitchen table: slowly, in plain English, and without trying to scare you.

Here's the good news, up front

The technology is new. The trick is not. A fake voice or a fake video is just a new costume on the oldest scam there is: *pretend to be someone you trust, then rush you into sending money.* And the defenses that beat that old trick still work every single time. In this guide you'll learn three of them really well:

- **A family safe word** that a stranger with a copied voice simply won't know.
- **Hang up and call back** on a number you already have, no matter how real the voice sounds.
- **Never send money in a hurry**, especially by gift card, wire, cryptocurrency or cash courier.

WHAT THIS DOES FOR YOU

What this guide does for you

By the end, you'll know what these fakes are, what the calls and videos look like, and exactly what to do when one shows up. You'll also have a plan your whole family can share. That turns a scary headline into something you're ready for, which is the best feeling there is.

And I'm a phone call away

If anything in your life ever makes you think “wait, is this real?”, stop and check with someone you trust before you act. That can be a family member, a friend, or me at **(330) 200-8042**. I'd much rather hear about a call that turned out to be nothing than hear about one after the money is gone.

Let's pull back the curtain together.

— Bill

CHAPTER 2

What Voice Cloning Is, in Plain English

Voice cloning means using a computer program to make a copy of someone's voice. You feed the program a short recording of a real person talking, and it learns how that person sounds: their pitch, their accent, the way they say certain words. Then you can type any sentence, and the program “says” it in that person's voice.

This is a kind of **artificial intelligence**, or AI. That's just the name for computer programs that learn patterns from examples. The same family of technology helps people who've lost their voice to illness speak again, reads books aloud, and powers the friendly voice on some help lines. Voice cloning itself isn't evil. The problem is when a scammer uses it to pretend to be someone you love.

How little they need

The Federal Trade Commission (FTC) warns that a scammer only needs a **short audio clip** of your family member's voice, which they could get from something posted online, plus a voice-cloning program. When they call, they can sound just like your loved one. A video on social media, a recorded toast at a wedding, or a voicemail greeting could be enough raw material.

What a cloned voice can and can't do

A cloned voice…	What that means
It can	Sound like a specific person, say things they never said, and sound upset, crying or rushed.
It often can't	Know private family details, answer an unexpected question naturally, or know your safe word.
It can't ever	Survive you hanging up and calling the real person back on their real number.

GOOD TO KNOW

“It sounded just like him” is no longer proof

For most of our lives, recognizing a voice meant you knew who was calling. That's not true anymore, and that's the one big idea to take from this chapter. A familiar voice is a nice clue. It is not proof. The proof comes from checking, which you'll learn in *The Hang-Up-and-Call-Back Habit, Step by Step* (Chapter 20).

CHAPTER 3

What a Deepfake Is

A **deepfake** is a fake picture, video or recording made with AI to look or sound like a real person. The name mixes “deep learning” (a type of AI) with “fake.” A deepfake video might show a famous person saying something they never said, or a stranger's face swapped onto someone else's body.

The main kinds you'll hear about

- **Fake videos** of celebrities, news anchors or business leaders “endorsing” a product or investment.
- **Fake photos**, such as a made-up profile picture for a person who doesn't exist, or a fake ID card.
- **Live fake video calls**, where the face on the screen is altered as the call happens.
- **Fake audio**, which is the voice cloning you met in *What Voice Cloning Is, in Plain English* (Chapter 2).

The FBI has warned that criminals use AI-made images, audio and video to make their schemes more believable: fake social media profiles, fake identification documents, fake “proof” photos in romance scams, and videos of public figures in investment scams. The FBI also points out that making synthetic content isn't illegal by itself. It's using it to cheat people that's the crime.

TIP

A simple way to think about it

Think of a deepfake as a very good costume. A costume can fool your eyes for a while. But the person in the costume still has to ask you for something, and that request is where you catch them. Watch what they *want*, not just how they look.

CHAPTER 4

How Worried Should You Be? An Honest Answer

You'll find a lot of breathless stories about AI scams. I'd like to give you a calmer, more useful picture.

What's true

- Voice cloning and deepfakes are real, and scammers do use them. The FTC, the FBI and the Federal Communications Commission (FCC) have all warned about them.
- They make an old scam more convincing, especially the “family emergency” call.
- They're getting easier to make, so they'll keep showing up.

What's also true

- Most scam calls and messages you'll get still use no AI at all. They rely on the same pressure and fear they always have.
- Every AI scam still needs you to **act quickly and pay in an unusual way**. Those are the same red flags you may already know from *Why the Old Rules Still Work* (Chapter 5).
- A few simple family habits make you very hard to fool, no matter how good the fake is.

FROM BILL

Be alert, not afraid

I don't want you to stop answering the phone or stop enjoying video calls with your grandkids. Those are some of the best gifts technology gives us. I just want you to have a plan, so that if a frightening call ever comes, you know exactly what to do. Knowing the plan is what lets you relax.

HEADS UP

Fear is the scammer's tool

If a headline leaves you anxious, notice that feeling. Scammers want you anxious, because anxious people act fast. Calm, prepared people check first. Reading this guide is a calm, prepared thing to do.

CHAPTER 5

Why the Old Rules Still Work

Here's the most reassuring idea in this whole guide: AI changes how a scam *looks* and *sounds*. It doesn't change what a scam *needs*. Every scam, with or without AI, needs three things from you.

What the scammer needs	The habit that blocks it
You to believe they are who they say	Verify on your own: safe word, or hang up and call back
You to act right now, before you think	Slow down. Real emergencies survive a five-minute check
You to pay in a way that's hard to undo	Never pay by gift card, wire, crypto or cash courier on request

Notice that none of those habits depend on spotting the fake. You don't have to be a computer expert or have sharp eyes and ears. You just have to follow the routine. That's why these habits work as well for a 90-year-old as for a teenager.

The red flags, in AI clothing

- **Urgency:** “I need it in the next hour.”
- **Secrecy:** “Please don't tell Mom and Dad.” “Don't tell your bank why.”
- **Odd payment:** gift cards, wire transfers, cryptocurrency, a payment app, or cash handed to a courier.
- **Contact you didn't start:** a call, text, video or ad that came to you out of the blue.
- **Pushback when you try to check:** “There's no time to call anyone.”

STAY SAFE

Any one of these means stop

You don't need to see all five. Any single one of these red flags is reason enough to stop, end the call, and check with someone on a number you already trust. That's true whether the voice is a stranger's or sounds exactly like your grandson.

PART 2

The Cloned-Voice Phone Call

The “grandparent” call with a borrowed voice, the other familiar voices scammers copy, what the FCC says about AI voices in robocalls, and what to say when a call feels wrong.

CHAPTER 6

The “Grandparent” Call, With a Borrowed Voice

This is the AI scam families worry about most, and it's worth knowing inside and out. It's the old “grandparent scam,” with one new twist: the voice on the line may really sound like your grandchild.

How it usually goes

1. The phone rings, often late at night or early in the morning, when you're groggy.
2. A panicked voice says “Grandma, it's me” or “Grandpa, I'm in trouble.” It sounds like them, maybe crying.
3. There's an emergency: a car accident, an arrest, a hospital in another state or country.
4. They beg you not to tell their parents, because they're embarrassed.
5. Often a second person comes on, a “lawyer,” “officer” or “bail bondsman,” to sound official.
6. They need money right away, by gift card, wire, cryptocurrency, a payment app, or cash that a “courier” will pick up from your door.

SCAM ALERT

Don't trust the voice. Check the story.

The FTC's advice is short and strong: **don't trust the voice.** Call the person who supposedly contacted you, using a phone number you know is theirs, and verify the story. If you can't reach them, get in touch through another family member or their friends. Requests to pay by wire, cryptocurrency or gift cards are signs of a scam.

The two-step defense

1. Ask for your **family safe word** (see *What a Safe Word Is and Why It Works* (Chapter 16)). If they can't give it, it isn't them, however real they sound.
2. **Hang up and call back** your grandchild, or their mom or dad, on the number already saved in your phone (see *The Hang-Up-and-Call-Back Habit, Step by Step* (Chapter 20)).

FROM BILL

Hanging up on “your grandchild” is an act of love

Part of you will worry: what if it really is them? Here's the truth. A real grandchild in a real jam will be fine five minutes later when you call back. A scammer won't. Checking first protects your family's money *and* your grandchild's peace of mind. No one in your family will ever be upset that you checked.

HEADS UP

A courier at your door is a huge red flag

Some of these scams send a driver or “courier” to your house to pick up cash. No real lawyer, court or police department works that way. If someone is on the way to collect money, don't open the door to hand anything over. Call a family member, and call your local police if you feel unsafe.

CHAPTER 7

Other Calls That Use a Familiar Voice

Grandchildren aren't the only voices scammers borrow. The FTC notes that a cloned voice might sound like your boss asking for account numbers, or a family member begging for help. Anyone whose voice is out there in recordings can be copied.

Voices that may be faked

The voice sounds like…	What they might say
A son, daughter or spouse	“I lost my wallet and I'm stranded. Can you send money to this app?”
A boss or co-worker	“I'm in a meeting, I need you to buy gift cards for a client right now.”
A pastor or club leader	“We have an urgent need. Can you send a donation by gift card?”
A public figure	A robocall in a well-known politician's or celebrity's voice asking for donations or personal details.
A government official	A voice message claiming to be a senior official, trying to move you to a different messaging app.

In 2025 the FBI warned about AI-generated voice messages impersonating senior U.S. officials. The messages tried to build trust and then get people to click a link or switch to another messaging platform. The FBI's advice: don't assume a message is real just because the voice sounds right, and verify the person through a phone number you look up yourself.

TIP

The same check works for everyone

It doesn't matter whose voice it is. If a familiar voice asks for money, gift cards, passwords or codes, hang up and reach that person on a number or address you already had before the call. Your boss, your pastor and your cousin will all understand.

A word about “voice ID” at your bank

Some banks and phone companies let you sign in by saying a phrase, so the system recognizes your voice. The FBI has warned that criminals use AI-generated audio clips of real people to try to get into bank accounts. If your bank offers voice sign-in, it's worth asking them what other protections they use alongside it, and whether you can use a PIN or a passcode as well.

CHAPTER 8

AI Voices in Robocalls: What the FCC Says

A **robocall** is a call that plays a recorded or computer-made voice instead of a live person. In February 2024, the Federal Communications Commission (FCC) made it official: **AI-generated voices count as "artificial" voices** under the federal law on robocalls, the Telephone Consumer Protection Act.

What that means for you

- Robocalls that use a cloned or AI-made voice are generally **illegal unless you agreed ahead of time** to get them (there are a few exceptions).
- The FCC can fine the callers, and state attorneys general have more tools to go after them.
- It doesn't stop criminals from trying, because criminals don't follow the law. But it does mean that an AI-voiced call you never agreed to is a strong sign of a scam.

The FCC also warns about texts with links to deepfake videos of celebrities and political figures, and about AI voices that sound like celebrities asking for donations to a fake charity.

The FCC's own tips, in short

- Don't answer calls from unknown numbers. Let them go to voicemail.
- Never give account numbers, your Social Security number, passwords or your mother's maiden name to an unexpected caller.
- If a caller says they're a family member in distress, reach that person directly before sending money.
- If a caller claims to be a company or agency, hang up and call the number on your statement or the official website.
- Avoid answering questions with a plain "yes."

WHAT THIS DOES FOR YOU

Your phone can screen these for you

You don't have to face every unknown caller yourself. Both iPhone and Android phones can screen or silence calls from numbers that aren't in your contacts, so a stranger has to explain themselves before your phone even rings. You'll find the setting in your Phone app's settings, and setting it up takes about a minute. Save your family, doctors and pharmacy as contacts first so their calls always come straight through.

CHAPTER 9

Voice Messages That Sound Like Family

Not every cloned voice comes in a live call. Some arrive as a **voicemail**, or as a short **voice message** in a texting app like WhatsApp, Facebook Messenger or Messages. These can be even trickier, because you can't ask a question back.

How to handle a worrying voice message

1. Listen once, then put the phone down and take a breath. Don't reply to the message yet.
2. Don't call back the number the message came from, and don't use any number the message gives you.
3. Call your loved one on the number already saved in your contacts.
4. If you can't reach them, call another family member who would know where they are.
5. If it was a scam, delete it, block the number, and report it (see *Whom to Report To* (Chapter 31)).

GOOD TO KNOW

A new number “because I broke my phone”

A classic opener is a text or voice message from an unknown number: “Hi Mom, it's me, I dropped my phone, this is my new number.” The FBI advises that if someone you know contacts you from a new number or new app, verify it through a number or platform you already trust before you do anything. Call the old number. Very often, the “broken” phone answers just fine.

CHAPTER 10

What to Say (and Not Say) on a Suspicious Call

When a call feels wrong, it helps to have a few words ready so you don't have to think on the spot. You're allowed to be brief. You're allowed to hang up mid-sentence.

Handy things to say

When you want…	Try saying
To buy a moment	“Hold on, let me sit down.” Then think, or hang up.
To test the caller	“What's our family safe word?” or “What did we have for dinner at Thanksgiving?”
To end the call	“I'm going to call you right back on your usual number.” Then hang up.
To a “lawyer” or “officer”	“I'll call the police department or court myself.” Then hang up.
To anyone asking for payment	“I don't send money to anyone who calls me. Goodbye.”

Things to avoid

- **Don't fill in names.** If the caller says “It's me, your favorite grandson,” don't say “Is that you, Michael?” Let them say who they are.
- **Don't confirm private details** like addresses, birthdays or account numbers.
- **Don't stay on the line** because they tell you to. Real emergencies can wait for a call back.
- **Don't press buttons** a recording asks you to press.

TIP

Ask a question only family would know

Besides your safe word, a question about a shared memory works well: the name of the first family dog, where you went on vacation last summer. Pick things that aren't posted on social media. A scammer with a copied voice usually stumbles or hangs up.

FROM BILL

You don't owe a scammer politeness

A lot of good people stay on these calls because they were raised to be polite. Let me give you permission: hanging up on a suspicious caller isn't rude, it's smart. A real family member will understand completely when you call them right back.

PART 3

Fake Faces on Screen

Fake video calls, fake celebrity endorsements, the too-perfect online sweetheart, slick investment pitches and phony “officials” on camera — and the one question that unmasks them all.

CHAPTER 11

Fake Video Calls

For years, the advice was “if you're not sure, ask for a video call.” That's still a decent step, but it's no longer proof. The FBI warns that criminals now create videos for **live video chats** with supposed company executives, police or other authority figures, and use video to “prove” an online contact is a real person.

Where fake video calls show up

- A romance contact who finally agrees to a short, blurry video chat, then always has a “bad connection.”
- A “police officer” or “federal agent” in uniform on a video call, telling you you're in trouble.
- A “boss” or “company executive” on a video meeting asking for an urgent payment.
- A “relative” calling on video from a new account you've never seen before.

Things that can give a fake away

- The face looks a little smooth, blurry or “painted,” especially around the hairline, ears or glasses.
- The lips don't quite match the words, or there's a delay between voice and mouth.
- The person won't turn their head, wave a hand in front of their face, or stand up.
- The call is short, the picture freezes a lot, or they suddenly switch to “audio only.”

HEADS UP

Clues help, but don't rely on them

These clues are worth knowing, but good fakes may not show any of them, and a real person on a bad connection can show all of them. That's why the real test is what happens next: if the video call turns to money, secrecy or codes, end it and verify another way. More on this in *Why Spotting Alone Isn't Reliable* (Chapter 25).

TIP

Video calls with family are still a joy

None of this means you should stop video calling your family. Calls *you* start, to a contact you've had for years, in an app you already use, are just as safe and lovely as ever. The caution is for unexpected calls, new accounts, and calls that turn to money.

CHAPTER 12

Fake Celebrity Endorsements and Ads

You're scrolling Facebook or watching a video online, and there's a famous face: a TV doctor praising a miracle supplement, a well-known billionaire promising a can't-lose investment, a beloved actress giving away cookware. It looks and sounds like them. It may be a deepfake.

The FTC warns that scammers use fake celebrity and influencer testimonials, complete with doctored video and audio that seem like the real thing. The FCC has noted fake celebrity videos pushing people to counterfeit websites, and the FBI has warned about AI images of celebrities promoting counterfeit products.

Before you believe a celebrity pitch

1. Don't tap the ad or the link in the video.
2. Open your web browser yourself and search the celebrity's name plus the product, then add the word **scam** or **fake**.
3. Check the celebrity's own official website or verified account. Real endorsements usually appear there too.
4. If it's an investment, assume it's fake. Real investments don't come from a celebrity's face in a video ad.

SCAM ALERT

A famous face is never a reason to invest

The FTC's guidance on crypto scams says it plainly: if someone promises you'll make a profit, that's a scam, even if there's a celebrity endorsement or glowing testimonials, because those are easily faked. A familiar face is the costume. The promise of easy money is the scam.

GOOD TO KNOW

“Free trial” and “just pay shipping” offers

Many fake-celebrity ads lead to “free trial” offers for supplements or creams that quietly sign you up for expensive monthly charges. If you've already given a card number, call the number on the back of your card and ask about stopping future charges.

CHAPTER 13

Deepfake Romance: The Too-Perfect Sweetheart

Romance scams have been around a long time. AI just gives the scammer better tools: beautiful profile photos of a person who doesn't exist, flawless messages written in seconds, voice notes, and even short videos to “prove” they're real. The FBI lists all of these as ways criminals use AI in romance schemes.

Signs you may be talking to a scammer

- They're very attentive, very fast. “I've never felt this way” within days or weeks.
- They always have a reason they can't meet in person: working overseas, on an oil rig, in the military, or with an international charity.
- Their photos look like a magazine, and video calls are rare, short or glitchy.
- Eventually there's money trouble: a medical bill, a plane ticket to visit you, a visa, customs fees, or a “great investment” they want to share with you.
- They ask for gift cards, wire transfers, a payment app or cryptocurrency.

SCAM ALERT

The rule that ends every romance scam

The FTC's advice is simple: **never send money or gifts to anyone you haven't met in person**, even if they send you money first. If an online love interest asks for money, especially by gift card, wire, payment app or crypto, that's a scam.

Gentle ways to check

1. Tell a friend or family member about the relationship. Scammers often push you to keep it secret.
2. Do a reverse image search of their profile photo (see *Checking a Picture or Video Before You Believe It* (Chapter 26)). Scam photos often turn up under other names.
3. Search the job they claim to have plus the word “scammer.” The FTC suggests this, and you may find stories just like yours.
4. If they ask for money, stop writing back, and report the profile to the app or site where you met.

FROM BILL

Wanting connection is nothing to be ashamed of

Loneliness is real, and wanting someone to talk to is human. Scammers know that and take advantage of it. If you realize you've been talking to a scammer, please don't hide it out of embarrassment. Tell someone you trust, and report it. You're far from alone.

CHAPTER 14

Deepfake Investment Pitches

Investment scams cause some of the biggest losses of any fraud. The FBI warns that criminals use AI to create convincing videos and promotional materials for fake investments, and AI-written content for fraudulent cryptocurrency websites. Some even put a chatbot on the site to "help" you.

What a deepfake investment pitch looks like

- A video of a famous investor, business leader or news anchor "revealing" a secret platform.
- A polished website with a dashboard showing your money growing fast.
- A friendly "advisor" who reaches out on social media, WhatsApp or a text that seemed to be a wrong number.
- Small early "profits" you're allowed to withdraw, to build trust before you invest more.
- Pressure to move money quickly, often into cryptocurrency, or at a cryptocurrency ATM.

SCAM ALERT

Guaranteed returns are always a scam

No real investment can promise big, guaranteed profits with no risk. If anyone, in any video, with any famous face, promises that, it's a scam. And if a "platform" makes you pay a fee or "tax" before you can withdraw your own money, that's the scam closing in.

Before you invest a single dollar

1. Talk it over with someone you trust: a family member, your own banker, or a financial advisor you found yourself.
2. Never invest because of an ad, a video or a message that came to you.
3. Never move money to a person or platform you met online.
4. If you've already sent money, go straight to *What to Do Right Away If You Paid or Shared* (Chapter 30).

CHAPTER 15

Fake “Officials” on Video and Fake Documents

Scammers love to pretend to be the government or the police, because authority makes people obey. In September 2026 the FBI warned again about criminals impersonating law enforcement and government officials, and noted that AI lets scammers appear as officials on video calls to look more legitimate. The FBI has also warned that AI is used to make fake driver's licenses and fake badges or credentials.

What real officials never do

- Law enforcement and government agencies **never** call or text you to demand any form of payment.
- They **never** ask for payment by prepaid card, cryptocurrency, cash in a crypto ATM, or courier.
- They don't keep you on the phone for hours or tell you not to talk to your family or bank.
- They don't show you a badge or ID on a video call as “proof” and then ask for money.

STAY SAFE

A badge on a screen proves nothing

A uniform, a badge, an official-looking letter or a government seal on a video call can all be faked in minutes. Never use the phone number or website the caller gives you. Look up the agency's number yourself, on its official .gov website, and call them to ask.

HEADS UP

Watch the web address

The FBI warns that scammers send links that look almost like real government sites, with small spelling changes or “.com” instead of “.gov.” Type the address yourself instead of tapping a link.

PART 4

Your Family Safe Word

The simplest, cheapest protection against a cloned voice: a secret word your real family knows and a scammer doesn't. How to choose one, practice it, and share it safely.

CHAPTER 16

What a Safe Word Is and Why It Works

A **family safe word** (some families call it a code word or secret phrase) is a word or short phrase that only your real family knows. If someone calls in an “emergency,” you ask for it. Your grandchild knows it. A scammer with a copied voice doesn't.

This isn't just my idea. The FBI's first tip for protecting yourself from AI scams is to **create a secret word or phrase with your family to verify their identity**, and it repeated that advice in its 2025 warning about AI voice messages.

Why it's so effective

- A voice clone copies how someone *sounds*, not what they *know*.
- It takes the guesswork out of a frightening moment. You don't have to decide if the voice “sounds right.”
- It's fast. One question settles it.
- It costs nothing and works on any phone, even a landline.

WHAT THIS DOES FOR YOU

Peace of mind in one word

Once your family has a safe word, a scary call becomes a simple test. “What's our word?” If they know it, you can help. If they don't, you hang up and call back. This one small plan takes a lot of worry off everyone's shoulders.

GOOD TO KNOW

A safe word works alongside calling back

Think of the safe word as your first check and calling back as your second. If someone gives the right word but is asking for something strange, it's still fine to hang up and call them on their usual number. Using both is the strongest protection of all.

CHAPTER 17

Choosing a Good Safe Word

A good safe word is easy for your family to remember and hard for a stranger to guess. The best ones are a little odd, so they never come up in normal conversation and can't be found online.

Good choices

- Two unrelated words together, like *“purple tractor”* or *“banjo pancake.”*
- An inside joke or a silly family nickname that's never been posted online.
- A question-and-answer pair: you ask “How's the garden?” and the right answer is *“The tomatoes ate the fence.”*

Things to avoid

Avoid	Why
Pet names, street names, birthdays	Often posted on social media or easy to find
Your town, school or favorite team	A scammer can learn these with a quick search
Anything on a Facebook “fun quiz”	Those quizzes collect exactly these answers
A very common word like “love” or “help”	It could come up by accident, or be guessed

Choosing it together

1. Pick a quiet moment, at a family dinner or on a phone call you started.
2. Have each person suggest a word or two, and choose one together.
3. Say it aloud a few times so everyone remembers it.
4. Decide who is “in” on it: usually grandparents, parents and older grandchildren.
5. Agree on one rule: **the caller has to say the word first.** You never offer it.

HEADS UP

Don't give the answer away

Ask “What's our family word?” Never ask “Is it purple tractor?” A scammer will happily say “Yes!” Let the caller come up with it.

CHAPTER 18

Practicing It So It Sticks

A safe word only helps if you remember to use it when your heart is pounding. That's why a little practice matters. It sounds silly, but practicing is exactly what makes it automatic.

A two-minute practice

1. Ask a family member to call you and play the part of a grandchild in trouble.
2. When they say “I need help,” practice your line: “Okay. What's our family word?”
3. Have them try once *without* the word, and practice saying: “I'm going to hang up and call you right back.”
4. Then actually hang up and call them back on their saved number.
5. Laugh about it. You just rehearsed the thing that beats the scam.

TIP

Keep it fresh

Bring the safe word up now and then, at holidays or birthdays: “Still remember our word?” It keeps it in everyone's mind, and it's a nice excuse to talk about staying safe without making it heavy.

Keeping it somewhere safe

It's fine to write the safe word down if that helps you remember. Keep it somewhere private, like with your important papers or in a notebook at home, not on a sticky note on the fridge. Avoid sending it around in texts or emails, and never post it anywhere online. A space for it is included in the cheat-sheet at *Your Voice-Clone & Deepfake Cheat-Sheet* (Chapter 33).

HEADS UP

If you think the word has leaked, change it

If the word was ever posted, said in front of strangers, or sent in a message you're not sure about, simply pick a new one together. There's no harm in changing it once a year anyway.

CHAPTER 19

Rolling It Out to the Whole Family

A safe word works best when everyone who might call in an emergency knows it, and everyone who might *get* the call knows to ask for it.

Who should know

- Grandparents and older relatives, who are the most common targets of these calls.
- Parents, so they can confirm a real emergency.
- Older grandchildren, especially those away at college, traveling or in the military.
- A trusted neighbor or friend who helps a relative living alone, if your family agrees.

How to bring it up without worrying anyone

You don't need to frighten anyone. A light approach works well: “I read that scammers can copy voices now, so lots of families are picking a secret word. Want to choose one with me?” Most people, young and old, think it's a smart idea and are glad someone suggested it.

> **FROM BILL**
>
> **Make it a family agreement, not a rule for Grandma**
>
> The safe word works best when it isn't aimed at one “vulnerable” person. Anyone can be fooled by a convincing fake: parents, teenagers, me. When everyone uses the same plan, nobody feels singled out, and everyone is protected.

Three agreements to go with it

1. **Money requests always get a call back**, no matter how real they sound. No hurt feelings.
2. **Nobody in the family will ever ask for gift cards, crypto or a cash courier.** If someone does, it's a scam.
3. **Pick a go-to person** everyone can call for a quick “does this seem right?” check.

If you'd like help setting this up with your family, along with the phone settings that screen unknown calls, that's part of the Digital Safety Check-Up I do: **$49 remote · $99 in your home**.

PART 5

Hang Up and Call Back

The one habit that beats every voice clone and every fake video: end the conversation and reach the person yourself, on a number you already trust.

CHAPTER 20

The Hang-Up-and-Call-Back Habit, Step by Step

If you remember only one thing from this guide, make it this. When a call, voice message or video asks for money, codes or secrecy, **end it, and reach the person yourself** on a number you already had before the call. A cloned voice can't follow you there.

The FTC, the FBI and the FCC all give this same advice. It works for grandchildren, banks, government agencies, bosses and anyone else.

Step by step

1. Say “I'll call you right back,” and hang up. You don't need their permission.
2. Wait a few seconds after hanging up, so the line is fully clear, before you dial out.
3. Find the real number yourself: in your phone's contacts, on the back of your bank card, on a paper statement, or on the official website that you type in yourself.
4. Call that number. For a family member, call them directly, then their parent, spouse or roommate.
5. Ask simply: “Did you just call me? Are you okay?”
6. If it was a scam, block the number and report it (see *Whom to Report To* (Chapter 31)).

STAY SAFE

Never use the number they give you

A scammer may say “call me back at this number” or “call my lawyer here.” That number reaches the scammer. Caller ID can also be faked, so the screen may show your grandson's name or your bank's name even when it's not them. Only a number *you* look up, or already have, counts.

WHAT THIS DOES FOR YOU

It works even when you can't tell real from fake

This habit doesn't ask you to be a detective. You don't have to judge the voice or study the video. You just change the channel, and the fake falls away. That's why it's the most reliable protection there is.

CHAPTER 21

Building Your Trusted-Numbers List

Calling back is only easy if the right numbers are at your fingertips. A few minutes now, while all is calm, saves a lot of fumbling in a stressful moment.

Numbers worth saving

- Each child and grandchild, plus a spouse, partner or roommate who would know where they are.
- Your bank and credit card companies (copy them from the back of your cards or your statements).
- Your doctor, pharmacy and any home care service.
- A trusted neighbor and a close friend.
- Your local police department's non-emergency number.
- Bill's Home Tech: (330) 200-8042.

Adding a contact

On an iPhone

1. Open the **Contacts** app.
2. Tap the **Add** button (a plus sign).
3. Type the person's name and phone number.
4. Tap **Done**.

On an Android phone (Google Contacts)

1. Open the **Contacts** app.
2. Tap the **add** button (a plus sign) at the bottom right.
3. Type the name and phone number.
4. Tap **Save**. On a Samsung phone the Contacts app looks a little different, but the steps are much the same.

TIP

Keep a paper copy too

Write the most important numbers on a card near your phone, and keep one in your wallet. If your phone is lost, the battery dies, or the scammer has you rattled, a paper list is right there. There's room for them in the cheat-sheet at *Your Voice-Clone & Deepfake Cheat-Sheet* (Chapter 33).

GOOD TO KNOW

Saving family as contacts helps your phone, too

When the people you care about are saved in your contacts, your phone's call-screening tools can let their calls straight through while making unknown callers explain themselves first.

CHAPTER 22

When You Can't Reach Them

Sometimes you call back and no one answers. Your grandson is in class, your daughter is driving, the phone is on silent. That silence can feel terrifying right after a scary call. Here's what to do.

Work down your list

1. Leave a short voicemail or text: “Please call me as soon as you can.”
2. Call the next closest person: their parent, spouse, roommate or close friend.
3. If the story involved a hospital or a police department, look up that place's number yourself and call to ask.
4. Wait. Make a cup of coffee. A real emergency will still be handled in an hour, with your family's help.
5. Do not send money while you're waiting.

SCAM ALERT

Pressure to act before you can check is the scam

If the caller calls again and says “There's no time!” or “If you hang up, they'll take him to jail,” that pressure is the clearest sign of all. Real lawyers, hospitals and police departments expect families to take time to confirm things.

FROM BILL

Call me if you're stuck

If you're shaken and can't reach anyone, you're welcome to call me at **(330) 200-8042** and talk it through. A calm second voice is often all it takes to see a scam for what it is.

PART 6

Spotting Fakes — and Why Spotting Isn't Enough

The telltale signs in fake pictures, videos and voices, a few simple ways to check an image, and the honest truth about why your eyes and ears shouldn't be your only defense.

CHAPTER 23

Clues in Fake Videos and Photos

AI-made pictures and videos are getting better all the time, but many still have small mistakes. The FBI lists a set of “subtle imperfections” worth looking for.

What to look for

Look at…	Possible signs of a fake
Hands and feet	Too many or too few fingers, fingers that blend together, odd-shaped feet.
Faces	Skin that's too smooth, blurry edges around the face, eyes or teeth that look unnatural.
Accessories	Glasses, earrings or necklaces that melt into the skin or don't match on both sides.
Light and shadow	Shadows falling the wrong way, or lighting on the face that doesn't match the room.
Movement	Stiff or jerky motion, a head that doesn't turn naturally, blinking that seems off.
Sound	Lips out of step with the words, a delay (lag), or a voice that doesn't quite fit the face.
Text and logos	Signs, name badges or documents with garbled, misspelled letters.

TIP

Slow it down

On a phone or tablet, you can pause a video and spread two fingers on the screen to zoom in on the hands, ears and background. Mistakes that fly by at normal speed are often easier to see when the picture is still.

HEADS UP

Real photos can look strange too

Phone cameras smooth skin, filters change faces, and a bad internet connection makes any video blurry and jumpy. A strange-looking picture isn't proof of a fake, and a perfect-looking one isn't proof it's real. Treat these clues as reasons to check, not as a final answer.

CHAPTER 24

Clues in a Cloned Voice

The FBI advises listening closely to the **tone and word choice** of a caller, because a cloned voice can sound nearly identical to the real person. The sound may be right while the words are wrong.

Things that may not fit

- **Words they don't use.** Your granddaughter never says “Grandmother,” but the caller does.
- **A flat or odd rhythm.** Pauses in strange places, or every sentence sounding the same.
- **Short answers.** The caller keeps it brief, cries a lot, or hands the phone to a “lawyer.”
- **Trouble with questions.** A real person can answer “What's your sister's dog's name?” A script often can't.
- **A strange background.** Echo, a hollow sound, or no background noise at all from a “busy jail.”

GOOD TO KNOW

Crying and panic hide a lot

Scammers often make the voice sob or sound injured. That isn't only to upset you. Crying covers up the little mistakes a cloned voice might make. If you can barely make out the words but your heart is racing, that's exactly when to ask for the safe word.

CHAPTER 25

Why Spotting Alone Isn't Reliable

Here's the honest truth, and it's important: **you can't count on spotting a good fake.** Even the FBI says AI-generated content has advanced to the point that it's often difficult to identify, and that a cloned voice can sound nearly identical to the real person.

Why your eyes and ears can be fooled

- The technology improves every few months. Last year's tell-tale signs may already be fixed.
- Phone calls are low quality to begin with, which hides the small flaws in a fake voice.
- Fear and love switch off careful thinking. Under stress, nobody is a good detective.
- Scammers choose moments when you're tired, rushed or alone.

What to rely on instead

Instead of asking…	Ask yourself…
“Does this look real?”	“Did I start this contact, or did it come to me?”
“Does this sound like him?”	“Did he give our safe word?”
“Can I tell if it's AI?”	“Can I hang up and reach this person myself?”
“Is the video convincing?”	“Are they asking for money, codes or secrecy?”

STAY SAFE

Verify the person, not the picture

Spotting clues is a bonus. Your real protection is a routine that doesn't care how good the fake is: ask for the safe word, hang up and call back, and never pay in a hurry. Those three steps work whether the fake is clumsy or perfect.

FROM BILL

It's not about being sharp

Some of the most careful people I know have been fooled by a convincing call for a few minutes. That's not a failing. It's how these fakes are designed. The people who stay safe aren't the ones with the best eyes. They're the ones who always check.

CHAPTER 26

Checking a Picture or Video Before You Believe It

When a picture or video is pushing you to do something, such as buy, invest, donate, or trust a new online friend, a couple of quick checks can reveal a lot.

Quick checks anyone can do

1. **Search the claim.** Type the person's name and the claim into a search engine, plus the word **scam** or **fake**. If a celebrity really said it, real news sites will have it.
2. **Check the source.** Look at who posted it. Is it the person's official, long-standing account, or a new page with few followers?
3. **Search with the picture.** A “reverse image search” looks for where else a photo appears online. Google Lens and other search tools can do this. A romance profile photo that shows up under five different names is a fake.
4. **Ask an AI tool, carefully.** Some AI apps can check for hidden watermarks that mark AI-made images. A “yes, it's AI” answer is useful. A “no watermark found” answer does *not* mean it's real.
5. **Ask someone.** Show it to a family member or friend before you act. A second pair of eyes helps.

TIP

Watch for labels

Some websites and apps now add a small label to pictures and videos they know were created or edited with AI. A label is a helpful hint when you see one, but many fakes carry no label at all.

HEADS UP

Don't share it until you've checked

A shocking video of a celebrity, a politician or a disaster spreads fast. Before you forward it to friends, take thirty seconds to check whether reliable news sources are reporting it. You'll protect the people you love from being fooled too.

PART 7

Protecting Yourself & Responding

Sensible ways to share less of your voice and photos with strangers, what to do if someone fakes you, the first steps if money or information already went out, and exactly whom to report to.

CHAPTER 27

Protecting Your Own Voice

You can't make your voice impossible to copy, and you don't need to hide from the world. But a few easy habits mean less of your voice, and your family's, ends up in strangers' hands.

Sensible habits

- **Let unknown numbers go to voicemail.** The FCC's first tip is simply not to answer calls from numbers you don't know. A real caller will leave a message.
- **Keep it short with strangers.** If you do answer an unknown call, you don't have to chat. “Who's calling, please?” is enough. Avoid answering with a plain “yes.”
- **Think about public videos.** Videos of you talking on a public social media page can be downloaded by anyone. Sharing them with friends and family only is safer.
- **Consider your voicemail greeting.** If it worries you, you can use your phone's standard greeting, which doesn't use your own voice.

GOOD TO KNOW

You don't need to stop talking on the phone

Your voice is already out there in small ways, and that's fine. The point isn't to go silent. It's that your family's safe word and call-back habit make a copied voice useless, however good it is.

TIP

Same advice for the grandkids

Teens and young adults often post lots of videos. You don't need to lecture them. Just mention that scammers sometimes copy voices from public videos to fool grandparents, and ask whether they'd consider keeping some videos to friends only. Then set up your safe word together.

CHAPTER 28

Protecting Your Photos and Videos

The FBI suggests that, where possible, you limit the photos and recordings of yourself that strangers can see, **make social media accounts private**, and limit followers to people you know. That makes it harder for criminals to build fake identities from your pictures.

On Facebook: run the Privacy Checkup

1. In the Facebook app or on facebook.com, tap or click your **profile picture**.
2. Choose **Settings & privacy**, then **Privacy Checkup**.
3. Work through the topics. The one about who can see what you share lets you set future posts to **Friends**.
4. To change older posts all at once, look in your settings for **Limit Past Posts**. It changes posts you shared publicly to Friends only.

On Instagram: make your account private

1. Open Instagram and go to your profile.
2. Open **Settings**, then **Account privacy**.
3. Turn on **Private account** and confirm. People will then need to ask to follow you before they can see your posts.

Other good habits

- Accept friend requests only from people you actually know. Be wary of a second account for someone you're already friends with.
- Skip the “fun quizzes” that ask your first car, first pet or hometown.
- Avoid posting photos of your driver's license, Medicare card, boarding pass or a check.
- Think twice before posting that you're away from home, or exactly where the grandkids are traveling. That's the detail a grandparent scam needs.

HEADS UP

Menus move around

Facebook and Instagram rearrange their settings fairly often. If a button isn't exactly where these steps say, look for the word **Privacy** in the settings, or use the search box inside settings.

CHAPTER 29

If Someone Makes a Fake of You

Sometimes the fake isn't aimed at you. It's made *of* you: a cloned copy of your voice calling your relatives, a fake profile using your photos, or worse, a faked picture used to embarrass or threaten you. This is upsetting, but there are real steps and real help.

If someone is pretending to be you

1. Warn your family and friends right away: “If anyone calls or messages as me asking for money, it isn't me.”
2. Remind them of your family safe word.
3. Report the fake profile or account to the website or app it's on. Most have a “report” option on the profile.
4. Report the impersonation to the FTC at **ReportFraud.ftc.gov**.

If someone shares or threatens to share a fake intimate image

The FBI has warned that criminals use AI to make fake explicit photos of real people and then demand payment. This is a crime, and it is never your fault. Under the federal **TAKE IT DOWN Act**, which the FTC began enforcing in May 2026, covered platforms such as social media, messaging and video-sharing sites must offer a way to request removal of intimate images shared without consent, **including AI deepfakes**, and must remove them and known identical copies **within 48 hours** of your request.

1. Don't pay and don't keep talking to the person threatening you. Save screenshots of the messages.
2. Use the platform's removal request process to ask for the image to be taken down.
3. If the platform doesn't remove it within 48 hours, or you can't find its removal process, tell the FTC at **TakeItDown.ftc.gov**.
4. Report the person who shared it to your local police and to the FBI at **tips.fbi.gov** or **1-800-CALL-FBI** (1-800-225-5324).

FROM BILL

You don't have to handle this alone

If a fake of you turns up anywhere, please tell someone you trust. A family member, your local police and the FBI take this seriously. If you'd like help finding the right report buttons on a website or app, I can walk you through it.

CHAPTER 30

What to Do Right Away If You Paid or Shared

If you've already sent money or shared information, take a breath. You are not foolish, and acting quickly can make a real difference. Here's the order I'd do things in.

If you sent money

1. **Stop all contact** with the scammer. Don't answer if they call back.
2. **Call your bank or card company right away**, using the number on the back of your card. Tell them it was a scam and ask them to stop or reverse the payment.
3. **If you paid another way, contact that company right away**: the gift card company (the number is on the card), the wire transfer company, the payment app, or the cryptocurrency exchange or ATM operator.
4. **Write everything down** while it's fresh: phone numbers, names used, amounts, dates, how you paid, and screenshots of messages.
5. **Report it** to the FTC and the FBI (see *Whom to Report To* (Chapter 31)).

If you shared information

- **A password:** change it right away, and on any other account that used the same one. Turn on two-step verification.
- **A code sent by text or email:** call that company using a number you look up, and tell them someone may be in your account.
- **Your Social Security number or bank details:** visit **IdentityTheft.gov** for a step-by-step recovery plan, and consider freezing your credit.
- **Remote access to your computer:** turn the computer off, and get help before you sign in to anything again.

SCAM ALERT

Beware the “recovery” call

After a scam, people are often contacted by someone offering to get their money back for a fee. That is the same scammers, or their friends, coming back for more. No real agency charges you to recover lost money.

FROM BILL

Call me, without any embarrassment

If you've been caught, I'd much rather you call me today than sit with it alone. At **(330) 200-8042** I can help you change passwords, check your devices and work through the steps above, at **$49 remote · $99 in your home**.

CHAPTER 31

Whom to Report To

Reporting helps even if you didn't lose a penny. It helps investigators connect cases and warn other families. You don't need to report everywhere. Pick the places that fit what happened.

What happened	Where to report
Any scam or attempted scam	The FTC at ReportFraud.ftc.gov
Online fraud, or money lost to a scam	The FBI's Internet Crime Complaint Center at ic3.gov
An illegal robocall, including an AI voice	The FCC at fcc.gov/complaints, or 1-888-CALL-FCC (1-888-225-5322)
Money left your account	Your bank or card company, using the number on your card. Call them first
Someone threatened you or came to your door	Your local police department
A fake intimate image a platform won't remove	TakeItDown.ftc.gov; the person who shared it to tips.fbi.gov
You're 60+ and want help reporting	The National Elder Fraud Hotline, 1-833-FRAUD-11 (1-833-372-8311)

What to have ready for an FBI report

The FBI asks that an IC3 report include, if possible:

- Anything identifying the scammer: names used, phone numbers, email addresses, websites.
- Payment details: the date, how you paid, the amount, and any account numbers or cryptocurrency addresses involved.
- A description of what happened: how they first contacted you, what they asked for, and what you gave them.

TIP

The Elder Fraud Hotline can help you report

The Department of Justice's National Elder Fraud Hotline helps people 60 and older, and their families, report fraud and find help. It's open Monday through Friday, 10 a.m. to 6 p.m. Eastern time, and services are available in English, Spanish and other languages.

HEADS UP

Watch out for fake “FTC” and “FBI” sites

Scammers set up look-alike sites pretending to be these agencies. Type the addresses yourself: **ReportFraud.ftc.gov** and **ic3.gov**. Real agencies never charge a fee to take your report.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about when a second set of eyes helps, and a one-page cheat-sheet of the safe-word plan, the call-back routine and the places to report.

CHAPTER 32

When to Call Bill

This guide is here to make you confident. But the safest people aren't the ones who never ask for help. They're the ones who check with someone they trust whenever something feels off. Here's when I'd like you to pick up the phone.

Call me when

- **A call, voice message or video has you rattled** and you'd like a calm second opinion.
- **You're not sure a picture, video or ad is real**, and you want help checking before you act.
- **You think you may have been scammed**, or shared a password, code or remote access.
- **You'd like your phone set up** to screen unknown callers, with your family and doctors saved so their calls come through.
- **You want your social media tightened up**, so fewer strangers can see your photos and videos.
- **You'd like help talking with family** about a safe word and a call-back plan.

The Digital Safety Check-Up

This guide pairs with my **Digital Safety Check-Up**. We go through your phone, computer and accounts together: call screening, privacy settings, passwords and two-step verification, and a family plan for scam calls. It's **$49 remote · $99 in your home**.

FROM BILL

How I like to help

I'm Bill, and I've spent more than 30 years working with technology. These days I help folks right here in Portage County, Ohio feel at home and safe with theirs. I don't rush, I don't talk down to anyone, and there's no such thing as a silly question at my table. Call **(330) 200-8042** or book a time at **billshometech.com/book**. If I'm with another customer, Sophie, my AI receptionist, will answer and make sure I get back to you.

STAY SAFE

Checking is what smart people do

If you take one feeling from this guide, let it be this: pausing to check with someone before you act is not weakness. It's exactly what careful people do. Scammers win when you're alone and rushed. They lose the moment you stop and talk to someone.

Thank you for taking the time to learn this. Pick your family safe word this week, save your trusted numbers, and remember: a voice can be copied, but your habit of calling back can't. Be proud of yourself, and don't be a stranger.

— Bill

CHAPTER 33

Your Voice-Clone & Deepfake Cheat-Sheet

Write this cheat-sheet out or print it, and keep it by your phone. In a stressful moment, one glance is all you need.

When a familiar voice or face asks for money

1. **Ask for the safe word.** Let them say it. Never offer it.
2. **Hang up and call back** on a number you already have, not one they give you.
3. **Can't reach them?** Call another family member. Wait. Don't pay while you wait.
4. **Never pay** by gift card, wire, cryptocurrency, payment app or cash courier because a caller asked.

Red flags, with or without AI

- Pressure to act **right now**.
- A request for **secrecy** (“don't tell Mom and Dad,” “don't tell your bank”).
- An **unusual way to pay**.
- Contact **you didn't start**: a surprise call, text, video call or ad.
- They **won't let you hang up** and check.

Things that are always a scam

If you see or hear…	It's…
A celebrity video promising guaranteed profits	Always a scam.
An online sweetheart you've never met asking for money	Always a scam.
An “officer” on a video call demanding payment	Always a scam.
A “courier” coming to collect cash for bail	Always a scam.
A fee to “recover” money you lost	Always a scam.

Report it

- **Your bank or card company**: the number on your card, right away if money moved.

- **FTC:** ReportFraud.ftc.gov
- **FBI:** ic3.gov
- **FCC** (illegal robocalls): fcc.gov/complaints
- **National Elder Fraud Hotline:** 1-833-372-8311
- **Bill's Home Tech:** (330) 200-8042 · billshometech.com/book

Keep handy

Write in	Your note
Our family safe word (keep private)	_____
Grandchild / child phone numbers	_____
Bank fraud line (back of card)	_____
My go-to person to check with	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com

WHAT THIS DOES FOR YOU

You're ready

You know what voice clones and deepfakes are, what the calls and videos look like, and exactly what to do. A copied voice can't get past a safe word, and a fake face can't follow you when you call back. That's real peace of mind.

Bill's Home Tech · Complete Manuals Series · (330) 200-8042 · billshometech.com · Portage County, Ohio