BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS · NO. 16

Protecting an Aging Parent

A calm, practical guide for the adult children helping a parent stay safe in a world full of scams

Protection without taking over

Written for the family — with respect for your parent

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For families in 2026 · scam tactics current November 2026

What's Inside

This is a family guide, written for the adult son or daughter helping a parent stay safe. Read it in any order. It covers the scams that target older folks today, how to spot trouble, how to have the conversation without wounding anyone's pride, how to set up devices and accounts for safety, and what to do if the worst has already happened. The scammers' tricks change; the calm habits in here don't.

Part 1 — The Right Mindset

1 A Note from Bill
2 Why Scammers Target Older Adults

Part 2 — The Scams Targeting Your Parent Today

3 The Grandparent & AI Voice Scam
4 Tech-Support Scams
5 Government & Bank Impersonators
6 Romance, 'Friendship' & Investment Scams
7 Everyday Texts, Emails & Pop-ups

Part 3 — Spotting Trouble Early

8 Warning Signs to Watch For

Part 4 — Having the Conversation

9 How to Bring It Up Without a Fight
10 Keeping Dignity Intact

Part 5 — Setting Up Their Devices for Safety

11 The Phone & Computer Checklist
12 Passwords, Email & Accounts

Part 6 — Money & Identity Safeguards

13 Guardrails at the Bank
14 Protecting Their Identity

Part 7 — If It Already Happened

15 First Hours: Stop the Bleeding
16 Reporting & Recovering

Part 8 — When to Call Bill & Your Family Cheat-Sheet

17 How Bill Can Help Your Family
18 The Family Cheat-Sheet

PART 1

The Right Mindset

Why this matters, why it's hard, and how to help a parent stay safe without taking away the independence and dignity they've earned. Start here — the tone is everything.

CHAPTER 1

A Note from Bill

Hello, and thank you for picking this up. If you're reading it, you love someone — a mother, a father, an aunt, a neighbor you look after — and you've felt that quiet worry in the back of your mind: *what if someone takes advantage of them?* That worry is a good instinct, and this book is here to turn it into calm, practical action.

I'm Bill. For more than 30 years I've helped older folks here in Portage County feel at home with their technology, and I've sat at a great many kitchen tables after a scam has done its damage. I've also helped many families prevent it. I wrote this guide for **you** — the adult child or caregiver — because you're often the first line of defense, and because doing this well is as much about *how* you help as *what* you do.

This is a guide about respect as much as safety

Here's the thing I most want you to carry through these pages: your parent is a competent adult who has navigated the world far longer than you have. The goal is not to take over their life, lock down their every move, or make them feel foolish or watched. It's to add a few sensible guardrails, share some knowledge, and build the kind of trust where they'll call *you* — not the scammer — when something feels off. Protection that costs someone their dignity isn't a good trade, and it usually backfires.

> **FROM BILL**
>
> **Why I take this personally**
>
> I've watched kind, sharp, accomplished people lose their savings — and worse, their confidence — to criminals who are very, very good at their job. It is never the victim's fault; these scams are engineered to work on smart people. If this guide helps even a few families sidestep that heartbreak, it will have done its job. And if you ever want a patient, judgment-free hand setting any of it up, I'm a phone call away at (330) 200-8042.

— Bill

CHAPTER 2

Why Scammers Target Older Adults

Understanding why your parent is a target helps you protect them without insulting them — because the reasons have nothing to do with being foolish.

It's about circumstances, not intelligence

- **They often have savings.** A lifetime of careful work means there's something worth stealing — retirement funds, home equity, good credit.
- **They were raised to be polite and trusting.** A generation taught to be courteous to callers and to respect authority is, sadly, exactly what a scammer exploits.
- **They may be more isolated.** Loneliness is a scammer's best friend; a friendly voice on the phone or a new online "friend" can be genuinely welcome, which lowers the guard.
- **The technology is newer to them.** They didn't grow up with pop-ups and phishing, so the tricks can look more official than they would to someone who's seen a thousand of them.

The scammers are professionals

These are not lone pranksters. Much elder fraud is run by organized operations — scripts, call centers, training, and now artificial-intelligence tools that clone voices and write flawless emails. They steal billions of dollars from older Americans every year, and the losses have been climbing as the technology gets better. When a scam succeeds, it's because a skilled criminal did their job on a normal person having a normal day — not because your parent did anything wrong.

GOOD TO KNOW

Shame is the scammer's shield

The reason so much of this goes unreported — and unprevented — is shame. Victims feel embarrassed and stay silent, and would-be victims don't want to admit they're unsure. The single most protective thing you can build in your family is a **no-shame culture**: "these crooks fool professors and accountants; if one ever gets you on the phone, I just want you to call me, no matter what." That sentence may be worth more than every setting in this book.

PART 2

The Scams Targeting Your Parent Today

A clear field guide to the cons that are actually hitting older adults right now — how each one works, and the single habit that defeats it. Knowledge is the best armor.

CHAPTER 3

The Grandparent & AI Voice Scam

This is the one that frightens families most in 2026, because the technology has made it chillingly convincing. It preys on the deepest instinct there is: protecting a grandchild.

How it works

The phone rings. A panicked voice — sounding exactly like a grandchild — says they're in trouble: a car accident, an arrest, a hospital in another country. They're crying, embarrassed, begging the grandparent not to tell their parents, and they need money *right now* — bail, a lawyer, a hospital bill — wired or sent as gift cards or handed to a "courier." Sometimes a second voice comes on as a "lawyer" or "officer" to add authority.

Why it's so much worse now

Criminals can now **clone a voice** from just a few seconds of audio — scraped from a social-media video, a voicemail greeting, anything public. That means the voice on the phone can genuinely sound like your child or grandchild. Families who thought "my mother would never fall for that" are being caught because it no longer sounds like a stranger. The urgency and secrecy are designed to stop anyone from pausing to check.

SCAM ALERT

The habit that defeats it: hang up and call back

Teach your parent one unbreakable rule: **if someone calls in a panic asking for money or secrecy, hang up and call that grandchild (or their parent) directly on the number you already have.** Real emergencies survive a five-minute pause to verify. A scam does not. Agree on a **family code word** that a real relative in trouble would know and a scammer wouldn't — a simple, powerful backstop against a cloned voice.

CHAPTER 4

Tech-Support Scams

This is the one I'm called about most, and the one that most often ends with a stranger inside someone's computer and bank account. Make sure your parent knows its shape by heart.

How it works

- A **pop-up** fills the screen — "Your computer is infected! Call Microsoft Support now!" — often with an alarming sound and a phone number. Or a **cold call** claims to be from Microsoft, Apple, or the internet company.
- The "technician" asks to **connect to the computer remotely** to "fix" it, then shows fake problems, demands payment, and often raids online banking while they have control.
- Payment is always by an untraceable method: gift cards, wire transfer, cryptocurrency, or a "refund" that mysteriously requires sending money back.

SCAM ALERT

The rules that defeat it

Two rules, drilled in: **(1) A real tech company will never call you or put its phone number in a pop-up warning. (2) Never let anyone who contacted you first control your computer or screen.** If a scary pop-up appears, the parent should not call the number — just close the browser or restart the device, and ring you or me. Nothing on that screen is real.

Set the expectation in advance

Tell your parent plainly: "If your computer ever flashes a warning with a phone number, that is always fake, every single time. Don't call it. Call me, and I'll never be upset." Having heard this *before* it happens is what breaks the spell in the moment.

CHAPTER 5

Government & Bank Impersonators

These scams borrow the authority of institutions your parent was raised to respect — the IRS, Social Security, Medicare, their bank — to create fear and compliance.

The common versions

- **"This is the IRS / Social Security."** A caller or robocall claims back taxes are owed, a Social Security number has been "suspended," or an arrest is imminent — unless payment is made now, by gift card or wire.
- **"This is Medicare"** offering a new card, a refund, or free equipment, needing only to "confirm" the Medicare or Social Security number.
- **"This is your bank's fraud department"** warning of a suspicious charge and asking the parent to "verify" account details, read back a code, or move money to a "safe account."

SCAM ALERT

What's always true

Government agencies do not call demanding immediate payment, threaten arrest over the phone, or ask to be paid in gift cards or cryptocurrency — ever. Your bank will never ask you to move your money to a "safe account" or read back a one-time code. The defeating habit is the same every time: hang up, and call the agency or bank back on the number from a real statement or the back of the card — never the number the caller gave.

The 'safe account' trick deserves special warning

One of the most devastating versions has the caller — posing as the bank or even the police — convince the victim their account is compromised and they must **transfer their own money to a new "safe" account** to protect it. The money goes straight to the criminal. No real institution will *ever* ask this. Make sure your parent knows this exact phrase is a red flag.

CHAPTER 6

Romance, 'Friendship' & Investment Scams

These are the slow scams — the ones that build a relationship over weeks or months before asking for a penny. They're the hardest to spot from the outside and the most painful when they unravel, because they cost not just money but a trusted bond.

Romance and friendship scams

A warm, attentive person connects with your parent — through social media, a dating site, a game, or even a "wrong number" text that turns friendly. They're charming, available, and attentive in a way that can fill a lonely space. But they always have a reason they can never meet or video-call, and eventually there's a crisis that needs money: a stranded trip, a medical bill, a customs fee, a business they'll pay back from.

Investment and 'crypto' scams

Sometimes the same slow grooming leads to a "can't-miss" investment — often involving cryptocurrency — with a slick website showing the money "growing." The victim can even "withdraw" a little early to build trust, before being encouraged to put in more and more. When they finally try to take it all out, it's gone, along with the "friend."

HEADS UP

The gentle signs to watch for

A new relationship your parent won't quite explain; someone they've never met in person but talk about constantly; growing secrecy about money; new interest in gift cards, wire transfers or cryptocurrency; or borrowing against the house for an "opportunity." Approach with compassion, not accusation — the emotional hold is real, and shame makes people defend the scammer. Chapter 11 covers how to talk about it.

CHAPTER 7

Everyday Texts, Emails & Pop-ups

Alongside the big cons are the daily small ones — the junk texts and emails that cost a click. Most are harmless if ignored, but one careless tap can hand over a password or install trouble.

What it looks like	The truth
The 'package problem' text	"Your delivery is held — update your address / pay a small fee" with a link. Fake. Real carriers don't text payment links. Delete it.
The 'unpaid toll' text	"You owe a highway toll; pay now to avoid a fine." A common 2026 scam. Don't tap; look up the real toll agency if unsure.
The 'your account is locked' email	Pretends to be Amazon, Apple, Netflix, a bank. Wants a login or payment. Don't use its link — go to the real site yourself.
The 'you won' / 'refund owed' message	If you didn't enter, you didn't win. Refunds don't require you to send money or share codes.
The prize-winning pop-up	"You're today's visitor #1,000,000!" Never real. Close the page.

TIP

The universal rule for all of these

Teach one simple reflex that covers nearly every digital scam: **Don't tap links in unexpected texts or emails. If it seems like it might be real, go to the company the normal way — type their address yourself or use the app you already have — not through the message.** That one habit defuses the vast majority of everyday scams.

PART 3

Spotting Trouble Early

The quiet warning signs that your parent may be targeted — or already caught — and how to notice them with love rather than surveillance.

CHAPTER 8

Warning Signs to Watch For

You can't be with your parent every hour, and you shouldn't want to be. But a handful of signs, noticed gently over time, can catch trouble early — while it's still fixable.

Signs around money and mail

- A sudden pile of **sweepstakes mail, charity appeals, or catalogs** — once someone's name is on a "sucker list," it's sold around and the volume explodes.
- **Unfamiliar charges**, new credit cards, or withdrawals they can't quite explain.
- Buying **gift cards** in amounts or quantities that don't fit their habits — a near-universal sign of an active scam.
- New **secrecy about finances**, or defensiveness when money comes up.
- Calls from **collection agencies**, or notices of accounts they don't recognize.

Signs around behavior and technology

- Spending unusual time on the **phone or computer**, especially with someone new they're cagey about.
- Mentioning a **new friend, romance, or "advisor"** they've never met in person.
- New **pop-ups, toolbars, or remote-control programs** on their computer (a sign a tech-support scammer got in).
- Seeming **anxious, fearful, or secretive** after phone calls — the emotional fingerprint of a pressure scam.
- Repeated calls to the same unfamiliar number, or asking you about wiring money or buying crypto.

HEADS UP

Notice gently, not as a detective

The goal isn't to audit your parent or treat them as a suspect — that breeds resentment and secrecy, the very things scammers feed on. It's to stay close enough, and warm enough, that you'd notice a change and they'd feel safe telling you. If you do spot a sign, lead with concern ("I've been worried about these scams going around — can we look at this together?"), never with blame.

PART 4

Having the Conversation

The hardest part isn't the technology — it's talking about it without wounding pride or starting a fight. How to raise it, keep raising it, and build the trust that actually protects.

CHAPTER 9

How to Bring It Up Without a Fight

How you start this conversation matters more than anything you'll set up afterward. Done wrong, it feels like a grown child declaring their parent incompetent — and the shutters come down. Done right, it feels like family looking out for each other.

Lead with a story, not a warning

Instead of "Mom, we need to talk about you getting scammed," try coming in sideways: "Dad, did you hear about this scam going around where they fake your grandchild's voice? It fooled a friend of mine — it's unbelievable how good they've gotten." This makes it a shared topic about clever criminals, not a referendum on your parent's judgment. It invites them in rather than putting them on defense.

Make it mutual

- Admit your own near-misses: "I almost tapped a fake delivery text last week." It levels the ground — these scams fool everyone.
- Ask *their* advice or stories: many older adults have already dodged scams and have sharp instincts worth honoring.
- Frame safeguards as things *you* do too: "I set this up on my own accounts — want me to do yours while I'm at it?"

FROM BILL

The sentence that does the most good

If you take one line from this book into the conversation, make it this, said warmly and more than once: **"If anyone ever pressures you about money and tells you to keep it secret or hurry, that alone means it's a scam — just hang up and call me, and I will never, ever be upset or think less of you."** You're pre-loading the escape hatch, and removing the shame that keeps victims silent.

CHAPTER 10

Keeping Dignity Intact

Protection that treats a parent like a child tends to fail — they resist, hide things, or dig in. Protection that treats them like a capable partner tends to stick. The difference is respect.

Do

- Offer choices and explain the "why" — adults accept safeguards they understand and agreed to.
- Let them keep control of their accounts and decisions wherever possible; add guardrails, don't seize the wheel.
- Celebrate their wins — when they spot or report a scam, make a genuine fuss. Confidence is protective.
- Revisit it lightly now and then, since the scams keep changing — not as nagging, but as "here's a new one going around."

Don't

- Scold, mock, or say "I told you so" — it guarantees the next problem gets hidden from you.
- Take over everything at once, which can feel like a loss of independence and breed resentment.
- Make them feel watched or tested. Trust is the thing you're actually building.

GOOD TO KNOW

When more help is genuinely needed

Sometimes — with memory changes, or after a serious loss — a parent truly does need more hands-on help with finances. That's a real and loving step, best taken *with* them, ideally with legal tools like a trusted power of attorney set up calmly and in advance rather than in a crisis. If you sense you're approaching that line, a frank talk with the whole family and, where appropriate, an elder-law attorney is worth far more than any single setting.

PART 5

Setting Up Their Devices for Safety

A practical checklist you can run on your next visit — phone, computer and accounts — that quietly blocks a huge share of scams before they ever reach your parent.

CHAPTER 11

The Phone & Computer Checklist

Spend an hour on your next visit doing this together — narrating as you go, so they learn too. Each step closes a door scammers walk through.

On their phone

- **Turn on spam-call filtering** and silence unknown callers (or at least label likely spam). Most phones have this built in; it stops a flood of scam calls cold.
- **Turn on automatic software updates** — outdated phones have security holes scammers exploit.
- **Review installed apps** and remove anything unfamiliar; make sure new apps come only from the official app store.
- **Set up a screen lock** (a passcode or fingerprint) and write the passcode somewhere safe at home.
- **Add yourself as an emergency / trusted contact** so you're easy to reach in a worried moment.

On their computer

- **Turn on automatic updates** for the system and web browser.
- **Remove any remote-control software** you don't recognize (a leftover from a past tech-support scam, or a risk for a future one), and uninstall sketchy "cleaner" or "antivirus" programs that nag for money.
- **Set the browser to block pop-ups** and keep it current.
- **Make sure they have a real, reputable security setup** — but beware the fake ones; when unsure, ask me rather than installing something advertised in a pop-up.

TIP

Put a tiny card by the phone and the computer

Low-tech beats high-tech here. Tape a small card by the phone and the screen that reads: **"No real company calls about a virus. No agency wants gift cards. When in doubt, hang up and call [your name] at [your number]."** In the heat of a scam call, a physical reminder in their own space does more than any software.

CHAPTER 12

Passwords, Email & Accounts

A few account-level safeguards make it far harder for a scammer to get in even if they get your parent on the phone.

Passwords made manageable

- Help them use **strong, different passwords** for the important accounts — bank, email, the app store. A few unrelated words each is both strong and readable.
- Keep a **written list in a safe place at home** (not on a sticky note on the monitor), or set up a simple password manager together if they're comfortable.
- **Email is the master key** — if a crook controls the email, they can reset other passwords. Make the email password especially strong and turn on the extra protection below.

Two-factor: the lock that stops most break-ins

Two-factor authentication means that logging in needs not just the password but a second step — usually a code sent to the phone. It's the single most effective protection for an account, because even a stolen password isn't enough on its own. Turn it on for the email and bank at least. Explain the flip side too: **that code is never to be read aloud to anyone who calls** — a scammer asking for "the code we just texted you" is the whole trick.

SCAM ALERT

The code is the keys to the kingdom

Drill this one hard, because it's how many modern account thefts work: **no legitimate person will ever call and ask you to read back a verification code.** Banks, Amazon, Apple — none of them. Anyone who does is a scammer trying to get past the lock. The rule: codes are for typing into the app yourself, never for telling to a caller.

PART 6

Money & Identity Safeguards

The financial guardrails that catch fraud early and limit the damage — set up with your parent's blessing, not behind their back.

CHAPTER 13

Guardrails at the Bank

Most of a scam's damage happens through money leaving an account. A few banking safeguards — all of which your parent keeps control of — make that much harder and much easier to catch.

Safeguards worth setting up together

- **Transaction alerts.** Have the bank text or email whenever money over a set amount moves, or a card is used online. Early warning catches fraud while it can still be stopped.
- **A trusted contact on the account.** Many banks let your parent name a trusted person the bank can reach if they suspect something's wrong — without giving that person control.
- **Lower limits** on daily transfers or ATM withdrawals, so a single bad moment can't drain everything.
- **A conversation with the branch.** Banks increasingly train staff to spot elder fraud; a friendly relationship with a local branch is a real asset.

Make big, sudden moves require a pause

Agree together on a gentle family rule: **no large or unusual money move happens the same day.** Any big transfer, any gift-card run, any new "investment" waits until tomorrow and gets a second opinion from you. Scams depend on urgency; a built-in 24-hour pause breaks nearly all of them, and it costs a legitimate transaction nothing.

HEADS UP

Gift cards are a giant red flag

Burn this into the family memory: **no real business, government agency, or family emergency is ever paid with gift cards.** If anyone — on the phone, by text, by email — asks your parent to buy gift cards and read off the numbers, it is a scam, 100% of the time. Many stores now warn buyers at the register for exactly this reason. If your parent is ever asked to pay this way, that alone is the answer.

CHAPTER 14

Protecting Their Identity

Beyond the bank, a few steps protect your parent's identity — their Social Security number, their credit — from being used to open accounts in their name.

Freeze their credit

A **credit freeze** is the strongest, and it's free. It locks your parent's credit file so no one can open a new loan or credit card in their name — including a thief — until it's temporarily lifted. It doesn't affect their existing cards or their credit score. You set it up with each of the three big credit bureaus (Equifax, Experian, and TransUnion), and it's worth doing for anyone, at any age. If your parent rarely opens new credit, there's almost no downside.

Guard the key numbers

- The **Social Security number** should almost never be given over the phone or by email to someone who called them. Agencies that truly need it already have it.
- **Medicare and insurance numbers** are valuable to thieves too — treat them like a credit card.
- **Shred** old statements, pre-approved credit offers, and anything with account numbers before they hit the trash.
- Consider setting up their online **Social Security and Medicare accounts** *with* them — if you don't claim the account, a scammer can try to.

GOOD TO KNOW

Watch the mailbox, too

Not all elder fraud is high-tech. Stolen mail, forged checks, and "friendly" visitors or caregivers who help themselves are sadly common. A locking mailbox, direct-deposit instead of paper checks, and keeping an eye on who has access to the home and the checkbook all matter alongside the digital protections.

PART 7

If It Already Happened

A calm, step-by-step response for the worst day — because fast action limits the damage, and because how you treat your parent now shapes whether they'll ever tell you again.

CHAPTER 15

First Hours: Stop the Bleeding

If your parent has been scammed — money sent, information given, a stranger let into the computer — move quickly but kindly. Speed limits the loss; kindness keeps them talking to you.

Right away

1. **Reassure first.** "We'll handle this together, you're not in trouble." A panicked, ashamed parent hides details you need. Calm them before you act.
2. **Call the bank and card companies** immediately to stop or reverse transfers, freeze cards, and flag the accounts. The sooner, the better the odds of recovering funds.
3. **Change passwords** on email and financial accounts — from a *different*, known-clean device if a scammer had access to theirs.
4. **Disconnect the computer** from the internet if a "technician" had remote control, and have it checked before using it for anything sensitive again.
5. **Write down everything** while it's fresh — numbers, names, times, what was said and sent. You'll need it for reports.

FROM BILL

Call me — I do this calmly

Cleaning up after a remote-access or tech-support scam — checking the computer, closing the doors the scammer opened, making sure they're truly out — is something I handle regularly and without judgment. If this has happened to someone you love, call me at (330) 200-8042 and we'll make the device safe again and figure out the next steps together.

CHAPTER 16

Reporting & Recovering

Reporting won't always get the money back, but it's worth doing: it can help, it creates a record that protects against further damage, and it helps authorities stop the criminals from reaching the next family.

Where to report

Who	What they do
The bank and card companies	First and fastest — they can sometimes reverse or stop transfers and will flag the accounts.
The FTC	Report fraud at **reportfraud.ftc.gov**. The Federal Trade Commission is the main U.S. clearing-house for scam reports.
The FBI (for online crime)	File at **ic3.gov**, the FBI's Internet Crime Complaint Center, especially for larger or online losses.
Local police	File a report — useful for banks, insurance, and any investigation.
The three credit bureaus	Place a freeze and a fraud alert if identity or account numbers were exposed.

Helpful hotlines

Two well-established, free resources can walk a family through the aftermath and connect them with help:

- The **Department of Justice National Elder Fraud Hotline: 833-372-8311** — staffed to help older victims and their families report and respond.
- The **AARP Fraud Watch Network Helpline: 877-908-3360** — guidance and a sympathetic ear, open to anyone (you need not be a member).

HEADS UP

Beware the 'recovery' scam — the cruelest twist

After a scam, victims are often targeted *again* by someone claiming they can "recover" the lost money — for a fee, or for more account details. It's the same criminals, or their associates, coming back for seconds. **No legitimate recovery service asks for money up front to get your money back.** Warn your parent that this second wave is coming, so it doesn't catch them while they're already hurting.

Afterward: protect the relationship

When the dust settles, resist the urge to lecture. Your parent already feels foolish and violated — piling on guarantees they'll hide the next incident. Instead: reassure them it happens to sharp people, tighten the safeguards together, and remind them you'd always rather get the call. The way you handle this day decides whether they'll come to you the next time — which is the most protective thing of all.

PART 8

When to Call Bill & Your Family Cheat-Sheet

How I can help your family, and a one-page summary you can print, share with siblings, and post by your parent's phone.

CHAPTER 17

How Bill Can Help Your Family

Protecting a parent is a lot to carry, especially from a distance. Part of my work is being the patient, local, judgment-free pair of hands that families lean on — so here's honestly where I can take some weight off you.

Things families call me for

- **A safety setup visit** — running the whole device-and-account checklist in Part 5 *with* your parent, narrating gently so they learn and feel respected, not managed.
- **Cleaning up after a scam** — making a computer safe again after a remote-access or tech-support con, and checking nothing was left behind.
- **A friendly recurring check-in** — some families have me stop by now and then to keep things updated and answer whatever's come up, which also means a trusted local face is in the loop.
- **Being the "call Bill" in the card by the phone** — a safe local number your parent can reach when something feels off and you're not available.
- **Teaching, patiently** — I'd always rather leave your parent more confident than more dependent.

Working with me

I come to the home, here in Portage County, Ohio, and I work at your parent's pace — with warmth and without ever talking down to them. I explain what I'm doing in plain words, I tell you honestly when something isn't needed, and I treat your mother or father exactly the way I'd want my own treated. That's been my way for more than 30 years.

FROM BILL

How to reach me

Call or text **(330) 200-8042**, or book a visit at **billshometech.com/book**. Bill's Home Tech serves Portage County, Ohio. Whether it's prevention or cleanup, you and your parent are welcome to call — no question is too small, and no situation is too embarrassing.

Thank you for looking out for someone you love. It matters more than you know — and you don't have to do it alone.

— Bill

CHAPTER 18

The Family Cheat-Sheet

Print this page. Keep one copy for yourself, share one with siblings, and post a simple version by your parent's phone.

The rules that defeat almost every scam

1. **Anyone who pressures you about money and says hurry or keep it secret is a scammer.** Hang up.
2. **No real company calls about a virus;** no pop-up phone number is real. Never call it.
3. **Never let someone who called you control your computer or screen.**
4. **No agency or business is ever paid in gift cards or cryptocurrency.**
5. **Never read a verification code aloud** to anyone who calls.
6. **Government agencies don't threaten arrest by phone** or demand instant payment.
7. **Your bank will never ask you to move money to a "safe account."**
8. **When in doubt, hang up and call the family — or Bill — first.** You'll never be in trouble.

Agree on these as a family

Fill in together	
Our family code word	_____ (a real relative in trouble would know it; a scammer won't)
The 24-hour rule	No large or unusual money move happens the same day — it waits and gets a second opinion.
Who to call when unsure	_____ at _____ (and Bill: 330-200-8042)
Parent's bank fraud line	_____ (from the back of the card, not from a caller)

If it already happened — act fast, stay kind

- Reassure first: "We'll fix this together, you're not in trouble."
- Call the bank and card companies right away to stop and flag transfers.
- Change passwords from a clean device; disconnect any computer a "technician" touched.
- Report: the bank, **reportfraud.ftc.gov**, **ic3.gov**, local police, and the credit bureaus.
- Free help: DOJ National Elder Fraud Hotline **833-372-8311**; AARP Fraud Watch **877-908-3360**.

- Watch for the "recovery" scam that preys on fresh victims — no real recovery costs money up front.

WHAT THIS DOES FOR YOU

You're doing a loving thing

Guarding a parent's safety while honoring their independence is a delicate, generous act of love. You won't do it perfectly, and you don't have to. Build the trust, set the guardrails, keep the door open — and remember there's a patient local helper in your corner whenever you need one.