



A familiar voice is not proof of identity

How to check a surprise call for help

AgeWell Innovations • Technology with care. Guide 1 • Version 0.1 •
October 2026

The short version

If a call sounds like someone you love, and they need money fast:

- 1. Pause.**
- 2. Hang up.**
- 3. Call back on a number you already know.**
- 4. Can't reach them? Call someone else you trust.**
- 5. Send nothing until you are sure.**

A family code phrase can help. It is an extra check. It does not replace the callback.

Why this matters

Computer programs can now copy a person's voice. They may need only a short recording. That recording can come from a video posted online. The

FTC (Federal Trade Commission) and the FBI have both warned about this.

Caller ID can be faked too. A call can look like it comes from a number you know.

So a voice that sounds right is not enough. The good news: you don't need to spot a fake voice. You only need to check in a different way.

Signs to slow down

A call or message may be a scam if it has some of these signs:

- **It is urgent.** “I need help right now.”
- **It asks for money.** Bail, a hospital bill, a lawyer, a fine.
- **It asks for secrecy.** “Please don't tell Mom.”
- **It asks for an odd way to pay.** Gift cards, a wire transfer, cryptocurrency, a payment app, or cash picked up by a courier.
- **A new person takes over.** Someone says they are a lawyer, police officer, or doctor.
- **It pulls on your feelings.** The caller may cry, panic, or say you are the only one who can help.

You don't need to see every sign. One or two is enough reason to pause.

The callback: step by step

Step 1. Pause

Take a breath. Pause before sending money. Verify the request independently. Write down what the caller said, if you can.

Step 2. Hang up

It is okay to end the call. You are not being rude. You can say:

“I love you. I’m going to call you right back.”

If the caller pushes you to stay on the line, that is another sign to hang up.

Step 3. Call back on a number you already know

Use a number you had **before** this call:

- The number saved in your phone’s contacts
- A number on your paper phone list
- A number from a family member you trust

Do not call back the number that just called you. **Do not** use a number the caller gives you. Those may go straight back to the scammer.

Step 4. If you can’t reach them, call someone else

Call another family member or a close friend. Do this even if the caller said to keep it secret. A trusted person can help you check the story.

Step 5. Send nothing until you are sure

Don’t send money, gift card numbers, or account details until you have confirmed the story with the real person or someone you trust.

Get ready before a call comes

These small steps make the callback easier on a hard day.

- **Make a callback list.** Write the numbers of the people you would worry about most. Keep it on paper near your phone, too.
- **Save numbers in your phone.** Put a clear name on each one, like “Jordan (grandson).”
- **Talk with your family.** Tell them, “If you ever call me for money, I will hang up and call you back. Please don’t be upset.” Ask them to do the same for you.
- **Pick a helper.** Choose one person you will call if you can’t reach the person in trouble.

A family code phrase: what it can and can’t do

A family code phrase is a word or short phrase that only your family knows. The FBI suggests making one. The FCC (Federal Communications Commission) calls it a “safe word.”

What a family phrase CAN do

- Give you a quick extra check during a call.
- Help when you feel unsure or can’t hang up right away.
- Start a helpful family talk about scams.

What a family phrase CAN’T do

- **It can’t replace the callback.** Always call back on a number you know.
- **It can’t stay secret forever.** If it was texted, emailed, or posted, someone else may know it.
- **It may be forgotten.** A real loved one under stress may not remember it. A wrong answer is a reason to call back, not proof of a scam.

- **It can't prove a story is true.** Even a right answer is not a reason to rush. Still check before you send money.

Tips for a good phrase

- Agree on it **in person** if you can.
- Pick something odd and easy to remember. Don't use a pet's name, a birthday, or anything found online.
- Don't write it in texts, emails, or social media.
- Change it if you think it was shared.

If you think you've been targeted

First, take a breath. Scammers are skilled at what they do. Being targeted is not your fault. Asking for help is a strong, smart step.

If you did not send money or share information

1. Call your loved one on a number you know. Make sure they're okay.
2. Tell someone you trust what happened.
3. Report the call to the FTC at **ReportFraud.ftc.gov**.

If you sent money or shared information

Act quickly. Sooner is better.

1. **Call the company you used to pay.** That may be your bank, the gift card company, or the wire transfer company. Tell them it was a scam. Ask if they can stop or reverse the payment.
2. **Report it to the FBI at ic3.gov.**
3. **Report it to the FTC at ReportFraud.ftc.gov.**

4. **Report it to your state attorney general.** Most states have a consumer protection office. Search for your state’s attorney general website, or ask a trusted person to help.
5. **If you are 60 or older,** the U.S. Department of Justice National Elder Fraud Hotline can help you report: **1-833-FRAUD-11 (1-833-372-8311).** It is open Monday to Friday, 10 a.m. to 6 p.m. Eastern Time.
6. **If an older or vulnerable adult is being taken advantage of,** contact Adult Protective Services in your state. The Eldercare Locator can connect you: **1-800-677-1116** or **eldercare.acl.gov.**
7. **If someone is in danger right now, call 911.**

Watch for a second scam

After a scam, some people get calls or messages promising to “get your money back” for a fee. The FBI warns that some fake helpers even pretend to be the FBI. The FBI’s complaint center (IC3) will not call you, message you on social media, or charge a fee to recover money. Type **www.ic3.gov** into your browser yourself.

A note about this guide

These steps can lower your risk. No guide can promise you will never be targeted. Laws and scam tricks change, so check the sources below for the latest advice.

Sources (checked October 7, 2026)

1. **FTC Consumer Alert:** “Scammers use AI to enhance their family emergency schemes.” Alvaro Puig, March 20, 2023. <https://consumer.ftc.gov/consumer-alerts/2023/03/scammers-use-ai-enhance-their-family-emergency-schemes>
2. **FTC Consumer Alert:** “Fighting back against harmful voice cloning.” Alvaro Puig, April 8, 2024. <https://consumer.ftc.gov/consumer-alerts/2024/04/fighting-back-against-harmful-voice-cloning>

3. **FTC Consumer Advice article:** “Scammers Use Fake Emergencies To Steal Your Money.” First published September 2023; page metadata shows an update on August 13, 2026.
<https://consumer.ftc.gov/articles/scammers-use-fake-emergencies-steal-your-money>
4. **FBI IC3 Public Service Announcement I-120324-PSA:** “Criminals Use Generative Artificial Intelligence to Facilitate Financial Fraud.” December 3, 2024.
<https://www.ic3.gov/PSA/2024/PSA241203>
5. **FBI IC3 Public Service Announcement I-051525-PSA:** “Senior US Officials Impersonated in Malicious Messaging Campaign.” May 15, 2025. (Advises independently finding a number and calling to verify.) <https://www.ic3.gov/PSA/2025/PSA250515>
6. **FBI IC3 Public Service Announcement I-072026-PSA:** “FBI Warns of Scammers Impersonating the IC3.” July 20, 2026. (Recovery scams, AI voice cloning, and the Elder Justice Hotline.) <https://www.ic3.gov/PSA/2026/PSA260720>
7. **FCC Scam Alert:** “‘Grandparent’ Scams Get More Sophisticated.” Updated April 24, 2026. (Hang up, call the saved number, consider a safe word.) <https://www.fcc.gov/consumers/scam-alert/grandparent-scams-get-more-sophisticated>
8. **FCC News Release:** “FCC Makes AI-Generated Voices in Robocalls Illegal.” February 8, 2024 (Declaratory Ruling FCC 24-17, adopted February 2, 2024). <https://www.fcc.gov/document/fcc-makes-ai-generated-voices-robocalls-illegal>
9. **FTC Press Release:** “FTC Data Show People Reported Losing \$3.5 Billion to Imposter Scams in 2025.” June 15, 2026. <https://www.ftc.gov/news-events/news/press-releases/2026/06/ftc-data-show-people-reported-losing-3-point-5-billion-imposter-scams-2025>
10. **FTC Consumer Advice:** “What To Do if You Were Scammed.” No publish date shown; page metadata shows an update on August 21, 2026. <https://consumer.ftc.gov/articles/what-do-if-you-were-scammed>
11. **U.S. Department of Justice, Elder Justice Initiative:** “Find Help or Report Abuse.” No publish date shown; hotline number and hours checked October 7, 2026.
<https://www.justice.gov/elderjustice/find-support-elder-abuse>
12. **U.S. Administration for Community Living:** “What If I Suspect Abuse, Neglect, or Exploitation?” No publish date shown; Eldercare Locator number checked October 7, 2026.
<https://acl.gov/programs/protection-and-advocacy-systems/what-if-i-suspect-abuse-neglect-or-exploitation>

AgeWell Innovations · Technology with care. · Serving older adults and caregivers across the US **[CONFIRM: Alabama-registered organization]**

Website: awinnovations.org (pending) · Questions:

hello@awinnovations.org (email is not emergency support)

We will never ask for your passwords, verification codes, or payments to recover scam losses.

AgeWell Innovations is not yet recognized by the IRS as a 501(c)(3) organization. This guide is general education, not legal or financial advice. You may print and share this guide for non-commercial education. **[CONFIRM SHARING PERMISSION LINE]**

United States · **[CONFIRM LEGAL LINE: exact registered legal name and legal-status wording]**

AgeWell Innovations is not yet recognized by the IRS as a 501(c)(3) organization. **[CONFIRM LEGAL-STATUS WORDING]** Our content is general education, not legal or financial advice.

Artwork created with AI assistance and reviewed by AgeWell Innovations.

© 2026 AgeWell Innovations.