The Caregiver's Cheat Sheet for

PROTECTING YOUR PARENTS FROM SCAMMERS

Made with our friends at home instead.

The Need-To Knows

It's sort of a known fact: Scammers love older adults. They know they're often sitting on a lifetime of savings.

And scammers are getting really good. So good that adults over 60 lose billions of dollars every year to scams.

So if you have aging parents, this is one more item on the caregiving list.

Here's your scam-prevention starter pack.

1. Know the Red Flags

If someone asks your parent for any of these things, it's almost always a scam:

- Gift cards
- Passwords or verification codes
- Moving money to a "safe account"
- Remote access to a computer
- Keeping the conversation secret

2. Understand the Most Common Scams

Scammers tend to reuse the same scripts over and over. Here are a few you'll see a lot right now:

The "Grandchild in Trouble" Call: Someone claims to be a family member who urgently needs money. Sometimes they even use AI voice cloning.

Fake Bank Fraud Alerts: Someone pretending to be the bank asks for account information—or tells them to move money to a "safe account." (Real banks will never ask you to do this.)

Tech Support Scams: A pop-up says the computer has been hacked. Someone offers to "fix it"...for a fee.

Romance Scams: Someone builds an online relationship for weeks or months before asking for money.

Delivery or Toll Texts: A text says a small payment is needed for a package or toll. The link leads to a fake website that steals credit card information.

3. Lower the Risk with a Few Simple Tech Fixes

A few small setup steps can dramatically reduce scam attempts. Consider helping your parents turn on:

- [ ] Call screening or spam filter
- [ ] Bank alerts for large withdrawals
- [ ] Fraud alerts on credit report
- [ ] A credit freeze if identity theft is a concern
- [ ] Password managers for safer logins

4. Have the Conversation with Your Parents

Yes, this conversation can feel a little awkward. No one likes to imagine they could be fooled. But a quick convo can prevent a huge headache later. A few tips before you start.

- [ ] Be patient. Repeating the advice is normal.
- [ ] Avoid embarrassment. Shame makes people less likely to tell you something suspicious happened.
- [ ] Remember the technology gap. Many older adults didn't grow up with phishing texts, spoofed numbers, or AI-generated voices.

Then walk through the basics:

1. No real organization asks for gift cards. If someone asks for gift cards, passwords, or verification codes → it's a scam.

2. Urgency is a red flag. Scammers love panic. You'll hear things like:
"Your account is being closed."
"Your grandson is in jail."
"You must act immediately."

Real institutions don't require decisions in five minutes.

3. Never click links in unexpected texts or emails. Instead, go directly to the company's website or call the number on the back of their card.

4. Always check with family before sending money. If anyone asks them to wire money, buy gift cards, or move money to a "safe account," they should call you first.

5. It's always okay to hang up. "I'm not comfortable with this. Goodbye." Click.

P.S. Don't be surprised if you have this convo more than once. Scams evolve quickly, and habits like answering the phone are hard to break.

5. Create One Family Rule

Many families use one clear rule: If anyone asks for money → hang up and call me first.

Write it down. Put it somewhere visible: next to the phone, on the fridge, near their computer

Scammers rely on panic and urgency. That small reminder can interrupt the pressure and give your parents a moment to pause.

If Your Parent is Ever Scammed

First: take a breath. It happens to incredibly smart people every day. Here's what to do next:

- [ ] **Call the bank or credit card company immediately:** They may be able to reverse the transaction.
- [ ] **Report the scam:** reportfraud.ftc.gov
- [ ] **Change passwords and secure accounts**
- [ ] **Place a fraud alert or credit freeze:** through Experian, Equifax, or TransUnion.
- [ ] **Tell family members:** Scammers often try again once someone has paid once.

One Last Thing

If your parent falls for a scam, try not to react with anger. Scammers rely on embarrassment to keep victims quiet.

The most helpful response is simple:

"That could happen to anyone.
Let's figure out the next step."

Keeping the conversation open is what protects them going forward.

Home Instead is a global provider of in-home care for older adults. With a franchise network and more than 100,000 Care Pros, Home Instead delivers over 60 million hours of personalized care annually.

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