
PROTECT YOUR PARENTS PLAYBOOK

US & Canada Edition

Eight scams. Exact words to say. Who to call. A one-page emergency card on the last page.

THE FIVE GOLDEN RULES

1. **Slow down.** Real emergencies survive a 15-minute pause. Scams don't.
2. **Hang up. Call back.** Use a number you already have - never one the caller gave you.
3. **No gift cards, ever.** No real business, court, or agency accepts payment in gift cards.
4. **Tell one person.** Before sending money to anyone, tell a family member or call a friend.
5. **It's never rude to hang up.** Scammers count on politeness. Hang up mid-sentence - that's allowed.

THE 8 MOST COMMON SCAMS

1. The 'Grandchild in Trouble' Call

"Caller (or AI voice clone) says: 'Grandma, it's me. I'm in jail / hospital / stuck abroad. Don't tell mom and dad. I need money fast.'"

Red flags: Urgency + secrecy · Refuses to let you call them back · Asks for gift cards, wire, or crypto

What to say / do: "I love you and I want to help. I'm going to hang up and call your parents to confirm. If this is really you, you'll understand." Then hang up. Call the grandchild directly on the number you already have.

2. IRS / CRA / 'Government' Threat Call

"You owe back taxes. Pay today in gift cards or a warrant will be issued for your arrest."

Red flags: Government agencies NEVER ask for gift cards, crypto, or wire transfers · They never threaten immediate arrest by phone · Caller ID can be spoofed to look official

What to say / do: "I will hang up and call the agency directly using the number from their official website." Then hang up.

3. Tech Support Pop-Up / Call

"A pop-up freezes your screen with a loud alarm and a number. Or someone calls claiming to be from Microsoft / Apple."

Red flags: Microsoft and Apple will NEVER call you · Real virus alerts never include a phone number · They ask for remote access to your computer

What to say / do: Shut down the computer (hold the power button 10 seconds). Restart. If they got in, change every password from a different device and call your bank.

4. Romance Scam

"Online 'partner' you've never met in person who eventually needs money - medical emergency, customs fees, a stranded business deal."

Red flags: Refuses to video call (or only does very brief calls) · Profession that 'explains' absence: military overseas, oil rig, doctor abroad · Asks for money, gift cards, or to 'help move funds'

What to say / do: Stop sending money immediately. Reverse-image search their photos. Tell one trusted family member. Block and report.

5. Sweepstakes / Lottery Win

"You won! Just pay the taxes/fees up front to release the prize."

Red flags: Real lotteries never ask winners to pay anything up front · You can't win a contest you didn't enter · Foreign lottery participation is illegal in many countries

What to say / do: If you have to pay to collect, it's a scam. Hang up. Throw the letter away.

6. Medicare / Provincial Health Card Scam

"Caller asks to 'verify' your Medicare number (US) or provincial health card / SIN (Canada) to send a new card, brace, or genetic test kit."

Red flags: Medicare, Service Canada, and provincial health plans do not cold-call to sell you anything · Free 'medical equipment' that requires your card number · Door-to-door medical reps

What to say / do: "I do not give my health card or SIN over the phone. Goodbye." Hang up. US: report to 1-800-MEDICARE. Canada: report to the Canadian Anti-Fraud Centre (1-888-495-8501) and Service Canada if SIN was shared.

7. Crypto / Investment Coach

"Someone messages you about 'guaranteed' crypto returns, often after befriending you on Facebook, WhatsApp, or a dating app."

Red flags: Guaranteed returns - no real investment guarantees profit · Pressure to act fast, screenshots of 'profits' · Must use a specific app or 'broker' they recommend

What to say / do: If they guarantee returns, it's a scam. Real advisors are licensed - verify on brokercheck.finra.org (US) or aretheyregistered.ca / CIRO / your provincial securities commission (Canada).

8. Utility / Door-to-Door Imposter

"Person at door in 'uniform' claims your power, water, or roof needs immediate attention or shutoff."

Red flags: Demands payment on the spot · No appointment was scheduled · Won't show official ID or wait while you call the utility

What to say / do: "I'll call the utility company directly. Please wait outside." Close and lock the door. Call the number on your actual bill.

IF YOU ALREADY SENT MONEY - DO THIS TONIGHT

- 1. Call your bank's fraud line.** The number is on the back of your debit card. Ask to dispute / recall the transfer. Speed matters - within 24 hours is best.
- 2. If you paid with gift cards:** Call the gift card issuer (Apple, Google, Amazon, Target) and report fraud - sometimes cards can be frozen if scammers haven't drained them yet.
- 3. If you sent crypto:** Save the wallet address, tx hash, and screenshots. Report to your exchange and to the FBI's IC3 (US) or the Canadian Anti-Fraud Centre (Canada) immediately.
- 4. Freeze your credit.** US: Equifax, Experian, TransUnion. Canada: Equifax Canada and TransUnion Canada (free, by phone or online).
- 5. Change passwords** on your email and bank, from a different device if the scammer got into your computer.
- 6. Tell one family member.** You are not the first and not the last. Shame is the scammer's best friend.
- 7. File the official reports** (see emergency card on next page).

EMERGENCY ACTION CARD

Cut this page out. Keep it by the phone.

UNITED STATES (US)

FBI IC3 (cyber/crypto): ic3.gov

FTC (any fraud): reportfraud.ftc.gov · 1-877-382-4357

DOJ Elder Fraud Hotline: 1-833-FRAUD-11 (372-8311)

Medicare fraud: 1-800-MEDICARE

AARP Fraud Watch: 1-877-908-3360

Adult Protective Services: eldercare.acl.gov ·
1-800-677-1116

Credit freeze: Equifax · Experian · TransUnion

CANADA (CA)

Canadian Anti-Fraud Centre (CAFC): antifraudcentre.ca ·
1-888-495-8501

Local police / RCMP: file a report - needed for bank disputes

Service Canada (if SIN exposed): 1-866-274-6627

CRA scam reporting: canada.ca/cra-scams · 1-800-959-8281

Investment fraud: aretheyregistered.ca · provincial securities
commission

Seniors Safety Line (ON, 24/7): 1-866-299-1011

Credit freeze / fraud alert: Equifax Canada · TransUnion
Canada

OTHER COUNTRIES (UK / AUSTRALIA)

UK Action Fraud: actionfraud.police.uk · 0300 123 2040

Australia Scamwatch: scamwatch.gov.au

MY TRUSTED CONTACTS (FILL IN)

Family member: _____

Phone: _____

Bank fraud line: _____

Doctor: _____

If they're pressuring you RIGHT NOW: Hang up. Wait 15 minutes. Call one trusted person. The scam will not survive a phone call to a real human.