That call from your grandchild might not be your grandchild.

The phone rings. It's a voice you know — crying, in an accident or in jail, needing money now, begging you not to tell anyone. Every instinct says help.

The voice can be fake. Software can copy a person's voice from a short clip taken off social media or a voicemail greeting, and the number on your screen can be faked too. A stranger can sound exactly like your family.

Three warning signs, almost always together

1. **Urgency.** It has to happen **right now**. Panic is the point — it stops you checking.
2. **Secrecy.** "Please don't tell Mom." Keeping you from a second opinion is part of the script.
3. **A strange way to pay.** Gift cards, a wire, cash in an envelope, or cryptocurrency. Courts, hospitals and jails do not ask for these.

HANG UP. Then call them back yourself — on a number you already have.

If it's real, they will still be reachable when you call back. If you can't reach them, call another family member. And ask something only the real person would know.

Do this tonight: pick a family password.

Agree on one word with the people closest to you, that anyone can ask for on an upsetting call. It takes two minutes and a copied voice cannot guess it. Tell them why — knowing this scam exists is half the protection.

If money already went out: call your bank or card company now, using the number on a recent statement or the back of your card — not one from a search result. Then report it at **reportfraud.ftc.gov**. Reporting fast is what makes anything possible.

Follows U.S. Federal Trade Commission guidance on family-emergency and AI voice-cloning scams (consumer.ftc.gov). · **AI Literacy Foundation**, a 501(c)(3) nonprofit · EIN 41-5009995 · more free guides at **theailiteracyfoundation.org** · **Please copy and share this page. No permission needed.**