A “loved one” calls asking for money

Feeling rushed and scared is the warning sign. Slow down.

1. **Don’t trust the voice.** Scammers can clone a voice from a short clip posted online.[1]
2. **Ask for your family code word.**[2]
3. **Hang up and call them back** on a number you know is theirs.[1]
4. **Can’t reach them?** Call another family member or their friends.[1]
5. **Wire transfer, crypto, or gift cards?** Those are signs of a scam.[1]
6. **Report it** at ReportFraud.ftc.gov. Lost money? Also file at ic3.gov.[1][2]

Don’t: send money, gift cards, or crypto to anyone you have only met online or by phone.[2]

Stay-Go Guide · official steps, checked 16 November 2026 · Follow your local officials first.

Sources

1. Federal Trade Commission: Scammers use AI to enhance their family emergency schemes (consumer alert, Mar 2023)
2. FBI Internet Crime Complaint Center (IC3): PSA I-120324-PSA: Criminals Use Generative Artificial Intelligence to Facilitate Financial Fraud (3 Dec 2024)

About this PDF

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