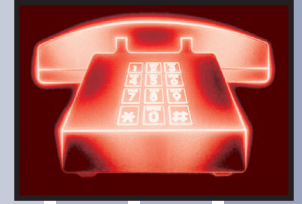


# Beware of the Grandparent Scam

*(and similar Impostor Frauds)*



consumer *brief*

The Grandparent Scam begins with an urgent phone call to an unsuspecting senior citizen. The caller may claim to be the victim's grandchild, or claim to be a police officer. The message is always the same:

*"Your grandchild is hurt, in jail, or otherwise in trouble, and needs hundreds of dollars immediately. Please don't tell mom. Please send the funds through a money order or other wire service."*

Those who fall victim later learn their grandchild was never in trouble. Instead, their money has been wired to a thief and may never be seen again.

## THE BEST WEAPON IS AWARENESS

You might think this couldn't happen to you. But thousands of senior citizens have fallen for the Grandparent Scam and similar impostor scams, in New Jersey and nationwide. The average victim in New Jersey lost \$3,500.

The Grandparent Scam and other impostor scams come in many varieties. Common factors include:

- Scammers ask the victim to send funds through a money order or wire service. Once the money has been picked up by a recipient with a phony ID, it may be impossible to trace and recover.
- Scammers often use marketing lists, with names and contact information, to find victims.
- Some scammers will mention specific details – like the names of the grandchild's actual relatives or friends – to make their story more believable. Scammers can find this information in obituaries, social networking websites, or other places on the Internet.

- Some scammers hack into consumers' email accounts, then send fake emergency emails to the consumers' friends.
- Scammers who call on the phone will try to prevent you from checking out their story. They will insist, "Don't tell mom," or, "You must act immediately."

## SIMPLE STEPS TO PROTECT YOURSELF

The Division of Consumer Affairs offers the following simple steps to protect yourself:

- If you receive an emergency call asking for money, always check with a family member to find out whether your loved one really needs help.

*Continued*



**Be An Informed Consumer ... We Can Help!**

**800-242-5846** › New Jersey Division of Consumer Affairs  
**www.NJConsumerAffairs.gov**



- Take the time now to talk with your family about this and similar scams. Consider creating a code word or phrase – one only the family would know – in case it becomes necessary to make an emergency call for help.
- Make it a personal policy and a family policy, never to wire money without being sure the story you're being told is true.

#### IF YOU'VE BEEN SCAMMED

- Once money is sent via money order or other wire service, it may not be retrievable.
- If you send money and believe you've been scammed, contact the money transfer service immediately to report the scam. They may be able to block the transfer if it hasn't been picked up.

- If you've fallen victim to a scam – or if you've been targeted without falling victim – contact the State Division of Consumer Affairs.

**Call:** **800-242-5846** (toll free within New Jersey)  
**973-504-6200**

**Visit:** **www.NJConsumerAffairs.gov** or

**Write:** Division of Consumer Affairs  
Consumer Service Center  
P.O. Box 45025  
Newark, N.J. 07101

New Jersey Office of the Attorney General  
**DIVISION OF CONSUMER AFFAIRS**



**Consumer Service Center**

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