



Grandparents: Don't Fall for Family Imposter Scams

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MADISON, Wis. – September 7 is Grandparents Day, and the Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) is here to keep Wisconsin grandparents – as well as their children and grandchildren – informed about the latest scams affecting them and their families. Older consumers may be more likely to lose large amounts of money to scams because they often have lifelong savings, they may be unfamiliar with the advanced technologies used by scammers, and they could face social isolation or ailments that make them vulnerable to an experienced scammer.

One scam that is frequently used to steal the hard-earned money of older consumers is commonly called the “grandparents scam.” This scam begins with someone calling claiming to be a grandchild or loved one. The caller claims they are in trouble and need money quickly for tuition or textbooks, to fix a car, to get out of jail, for hospital bills, legal troubles, or to return home from a foreign country. They beg you to wire money or send cryptocurrency and to keep the request a secret. Typically, once the grandparent realizes the caller was not their grandchild, the money they sent is long gone and irretrievable.

In recent years, A.I. powered technology like voice cloning has made the grandparents scam even more convincing and dangerous. Cyber criminals can use short clips of a loved one speaking from content posted online, recreate their voice using A.I., and manipulate the voice to say anything over the phone. This technology makes grandparents scams more likely to be successful, as it can be difficult to detect whether the caller is a scammer based off voice alone.

To help grandparents, parents, and older family members avoid the grandparents scam, they should:

- **Discuss grandparent scams and the common signs of one.** Signs include urgency and intimidation, demands for secrecy, and can include an unfamiliar phone number.
- **Resist the urge to act right away.** Hang up and contact the person the caller claims to be directly. If that person can't be reached, contact another relative or friend of the family member.
- **Create a family passcode,** so that if a caller ever asks for money to be sent over the phone, family members will know to ask for the family passcode first. This allows loved ones to take control of the conversation and determine whether the call is genuine.

Consumers who believe they have been scammed should inform their financial institutions and local law enforcement authorities right away. For more information and consumer protection resources, or to file a complaint, visit [ConsumerProtection.wi.gov](https://consumerprotection.wi.gov) or contact the Consumer Protection Hotline at (800) 422-7128 or DATCPHotline@wisconsin.gov.

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