

# Family Emergency Scams

Posted by the Federal Trade Commission

Scammers may pose as relatives or friends, calling or sending messages to urge you to wire money immediately. They'll say they need cash to help with an emergency — like getting out of jail, paying a hospital bill, or needing to leave a foreign country. Their goal is to trick you into sending money before you realize it's a scam.

## Verify an Emergency

If someone calls or sends a message claiming to be a family member or a friend desperate for money:

- Resist the urge to act immediately, no matter how dramatic the story is.
- Verify the person's identity by asking questions that a stranger couldn't possibly answer.
- Call a phone number for your family member or friend that you know to be genuine.
- Check the story out with someone else in your family or circle of friends, even if you've been told to keep it a secret.
- **Don't wire money** — or send a check or money order by overnight delivery or courier.
- Report possible fraud at [ftc.gov/complaint](https://www.ftc.gov/complaint) or by calling 1-877-FTC-HELP.

## Scammers Use Tricks

They impersonate your loved one convincingly.

It's surprisingly easy for a scam artist to impersonate someone. Social networking sites make it easier than ever to sleuth out personal and family information. Scammers also could hack into the e-mail account of someone you know. To make their story seem legitimate, they may involve another crook who claims to be an authority figure, like a lawyer or police officer.

They play on your emotions.

Scammers are banking on your love and concern to outweigh your skepticism. In one version of this scam, con artists impersonate grandchildren in distress to trick concerned grandparents into sending money. Sometimes, this is called a "Grandparent Scam."

They swear you to secrecy.

Con artists may insist that you keep their request for money confidential — to keep you from checking out their story and identifying them as imposters. Victims of this scam often don't realize they've been tricked until days later, when they speak to their actual family member or friend who knows nothing about the "emergency." By then, the money they sent can't be recovered.

They insist that you wire money right away.

Scammers pressure people into [wiring money](#) because it's like sending cash — once it's gone, you can't trace it or get it back. Imposters encourage using money transfer services so they can get your money before you realize you've been scammed.