



FAMILY COMMUNICATION PLAN

Preventing Grandparent Scams & Emergency Verification

FAMILY EMERGENCY CODE WORD

Our family's secret code word is: _____

This word should be known only to family members and used to verify identity during emergencies.

EMERGENCY VERIFICATION PROTOCOL

If someone contacts you claiming to be a family member in trouble:

1. **Stay calm** - Scammers rely on emotional reactions
 2. **Don't disclose information** - Let the caller identify themselves fully
 3. **Ask verification questions** only the real family member would know:
 - What was the name of our first family pet?
 - Where did we celebrate your last birthday?
 - What nickname did I call you when you were young?
 4. **Request the code word** - "Before I can help, I need our family code word"
 5. **Say you need time** - "I need to call you back in a few minutes"
 6. **Hang up and call the family member directly** using your saved contact info
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CONTACT INFORMATION

IMMEDIATE FAMILY MEMBERS

Name	Primary Phone	Alternate Phone	Email
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FAMILY RULES FOR EMERGENCY SITUATIONS

- ✓ **No financial requests via phone** - We will never request funds over the phone in emergencies without following verification procedures
- ✓ **Always verify independently** - Call other family members to confirm stories before sending money
- ✓ **No gift cards for emergencies** - Legitimate emergencies never require gift card payments
- ✓ **No secrets from other family members** - Real emergencies don't require keeping secrets from the rest of the family
- ✓ **Normal channels first** - In real emergencies, we'll try normal contact methods before using unusual ones

ADDITIONAL VERIFICATION QUESTIONS

Create personalized questions only family members would know:

1. _____
2. _____
3. _____

COMMON SCAM WARNING SIGNS

- Caller claims to be in jail/hospital/foreign country
- Request for secrecy ("Don't tell Mom and Dad")
- Pressure to act immediately
- Request for unusual payment methods (gift cards, wire transfers)
- Caller sounds different and blames it on circumstances
- Call comes from an unknown or unusual number
- Story involves embarrassing circumstances to discourage verification

IF A SCAM IS ATTEMPTED

- Report the call to local police
- Report to the FBI's Internet Crime Complaint Center (IC3): www.ic3.gov
- Alert other family members immediately
- Notify your phone provider

FAMILY AGREEMENT

We have discussed this plan and agree to follow these protocols for all emergency communications.

Signature Signature

Signature Signature

Signature Signature

Date: _____

Review this plan with all family members regularly, especially elderly relatives. Keep a copy by the phone and save an electronic version to all devices.

