

Cyber Safety: Then, Now, and Tomorrow

THE CORE PRINCIPLE

“Every scam — past, present, and future — still depends on **urgency, isolation, and emotion.**”

URGENCY Act before you think	EMOTION Fear, love, greed, or guilt overrides judgment
ISOLATION Caught alone, no one to check with	If you feel 2 of these 3 — PAUSE.

THREE ERAS OF SCAMS

Era 1: Before AI — The Classic Playbook

Three simple weapons: flood millions of people with the same message, sound official and urgent, catch someone alone.

- Nigerian Prince / Lottery scams
- Fake IRS and Medicare phone calls
- "Your computer has a virus" pop-ups
- Phishing emails with fake login pages

Why they worked: not because people were foolish — because urgency and fear are powerful.

Era 2: Now With AI — The Skill Barrier Dropped to Zero

AI does the work. Scammers no longer need to be clever, patient, or technically skilled.

- Voice Cloning — your grandchild's voice, cloned from a 3-second social media video
- Deepfake Video Calls — a realistic face on a video call that isn't a real person
- Personalized Phishing — emails that know your name, your bank, your recent purchases
- Fake Government Calls — AI voice bots claiming to be Medicare or Social Security

The new rule: If anyone contacts you first and creates urgency — the contact itself is the red flag, not just the content.

Era 3: The Future — AGI and ASI

AGI (Artificial General Intelligence) AI that can do everything a human mind can do — reason, adapt, persuade, plan. Most researchers: 5–15 years away. Harold's scenario: Sharp, skeptical, prepared — still fooled. The rule that holds: no bank will ever ask you to read a verification code back to them. That code is yours.	ASI (Artificial Super Intelligence) AI that surpasses every human mind in every area. Not slightly better — in a different category entirely. Evelyn's scenario: Did everything right. Still lost \$4,340. At this level, individual vigilance has limits. The last line of defense is other people.
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THE PAUSE TEST — YOUR PORTABLE DEFENSE

Two YES answers — stop. Call someone first.

P	PERSON	Are they really who they say they are?
A	ACT	Am I being pressured to act right now?
U	UNEXPECTED	Did this contact come out of nowhere?
S	SEND	Are they asking for money or personal information?
E	EMOTION	Am I feeling fear, urgency, or guilt?

YOUR FIVE-MINUTE ACTION LIST

☐ 1. Create a family safe word this week Pick a word only real family members know. Use it to verify any urgent call or video.	My safe word agreement: Safe word: _____ Who knows it: _____
☐ 2. Freeze your credit at all three bureaus Equifax · Experian · TransUnion (all free online)	My go-to person to call: Name: _____ Phone: _____
☐ 3. Set the 24-hour rule No financial decision over \$500 without a 24-hour pause and a call to someone you trust.	

QUICK REFERENCE: WHAT TO DO WHEN IT HAPPENS

Unexpected call from “relative in trouble” Hang up. Call them back on a number you already have.	Official-looking letter with QR code Don’t scan it. Look up the agency’s number independently and call.
Someone asks you to read back a code Hang up immediately. Verification codes are never read aloud to callers.	Any request for gift cards or wire transfer Stop. No legitimate organization ever requests payment this way.
Suspicious email — even a convincing one Don’t click. Go directly to the website or call the organization on a number you find yourself.	You feel rushed or panicked That feeling is the signal. PAUSE. Real emergencies allow time to verify.

NOTES

One thing I’m going to tell someone I care about: