

Cyber Safety

Then, Now, and Tomorrow

Understanding how scams evolved — and how to protect yourself at every stage

AlSavvySeniors • Future Tech Series

60 minutes • Presentation + Group Discussion



The Sentence We're Coming Back To

"Every scam — past, present, and future —
still depends on urgency, isolation, and emotion."

URGENCY

Act before you think

ISOLATION

Caught alone, no one to check with

EMOTION

Fear, love, greed, or guilt
overrides judgment

We'll return to this sentence at the close — see if it still holds after everything we cover today.

What We'll Cover Today

ACT 1

Before AI

The original scam playbook — and why it worked

15 min

ACT 2

Now With AI

Four threats happening today — and how to spot them

18 min

ACT 3

The Future

AGI, ASI, and what they mean for your safety

18 min

ACT ONE

Threats Before AI

The original playbook — and why it worked on smart people



The Original Playbook

Three simple weapons — no special skills required

1

Flood millions of people with the same message

Numbers game — only 1% needed to respond

2

Sound official and urgent

Authority + pressure = action before thinking

3

Catch someone alone

No second opinion, no pause to question

Low-tech. High-volume. Ruthlessly effective.

The Classic Hits



Nigerian Prince / Lottery Scams

"You've won! Just pay the processing fee first..."



Fake IRS & Medicare Calls

"Your account will be suspended in 24 hours."



"Your Computer Has a Virus" Pop-ups

Fake alerts designed to trigger fear and urgency



Phishing Emails with Fake Login Pages

Spoofed bank or government sites — looks real

They worked — not because people were foolish, but because urgency and fear are powerful.

Discussion Break • 8 Minutes

Opening Question

"Who here has received one of these classic scam calls or emails? What was it — and what tipped you off?"



Follow-up if discussion is flowing

"What made you hesitate — or not hesitate — before acting?"

ACT TWO

Threats Now With AI

AI removed the skill barrier. Anyone can run a sophisticated scam.



What Changed — The Skill Barrier Dropped to Zero

BEFORE AI

- ✗ Scammers needed real writing skill
- ✗ Convincing fake accents took practice
- ✗ Building fake websites required tech knowledge
- ✗ Scaling up required a team
- ✗ Flaws and typos were obvious tells

WITH AI

- ✓ AI writes perfect, natural text instantly
- ✓ Voice cloning from a 3-second audio clip
- ✓ Deepfake video calls in real time
- ✓ One person can run thousands of scams simultaneously
- ✓ No typos. No accent. No tells.

Four Threats Happening Right Now

1

Voice Cloning



Your grandchild's voice, cloned from a social media video. "I'm in trouble. I need money now."

2

Deepfake Video Calls



A realistic face on a video call — not a real person. Used in romance scams and fake tech support.

3

Personalized Phishing



Emails that know your name, your bank, your recent purchases. No broken English. No obvious tells.

4

Fake Government Calls



AI voice bots claiming to be Medicare or Social Security. "Your benefits will be suspended in 24 hours."

The New Rule: If anyone contacts you first and creates urgency — the contact itself is the red flag.

Voice Cloning — Closer to Home Than You Think

SCENARIO

You receive a call. It sounds exactly like your grandson — his voice, his way of speaking. He's upset. He says he's been in a car accident and needs \$800 right now. He begs you not to call his parents yet.

How It Works

- 1 AI clones a voice from 3–10 seconds of audio
- 2 Source: a social media video, a voicemail, a video call
- 3 Scammer speaks — AI converts to cloned voice in real time

Your Defense

Hang up. Call the person back on a number you already have.

Even better: Set a family safe word — something only real family members know.

Discussion Break • 10 Minutes

READ ALOUD TO THE GROUP

"You receive a video call. It looks like your grandson. He's visibly upset — car accident, threatening lawsuit, needs \$1,200 through Zelle in the next hour. He begs you not to call his parents yet."

Q1 Quick reaction: What's your first instinct — what do you do?

Q2 Dig deeper: Notice the urgency, isolation, and emotion. Where did you feel each one?

Q3 Practical: What one thing could you put in place this week to protect yourself from exactly this?

The One New Rule That Covers All Four Threats

**If anyone contacts you first
and creates urgency —
the contact itself is the red flag.**

Voice cloning call

They called you. Hang up, call back.

Deepfake video call

They initiated. Use your safe word.

Phishing email

They emailed you. Don't click. Go direct.

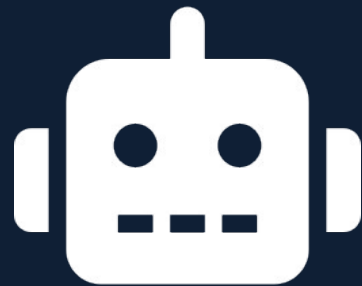
Fake government call

They called you. Government mails first.

ACT THREE

Future Threats

AGI, ASI, and what they mean for your safety



Two Terms Worth Knowing

AGI

Artificial General Intelligence

AI that can do everything a human mind can do.
Reason. Adapt. Persuade. Plan.

*Most researchers:
2030–2035 years away*

ASI

Artificial Super Intelligence

AI that surpasses every human mind in every area
simultaneously. Not slightly better — in a different
category entirely.

*Timeline:
Highly uncertain*

These aren't science fiction. They're the direction the technology is heading.

Scenario 1 — After AGI: Harold's Phone Call

Harold is 74. Sharp. Skeptical. Prepared.

He gets a call from "Carol" at his bank. She knows his balance, his last three transactions, and the dispute he filed six weeks ago. She sounds completely natural. She asks him to read back a verification code she just texted him.

He does. His account is emptied in four minutes.

What "Carol" actually was:

-  An AGI — reasoning in real time, fully convincing
-  Running 3,000 identical conversations simultaneously
-  The code was a password reset — that was all she needed

The Rule That Holds

No bank will ever ask you to read a verification code back to them.

That code is yours. Anyone who asks for it — hang up.

Scenario 2 — After ASI: Evelyn's Letter

Evelyn is 81. Meticulous. She has a credit freeze. She has attended AI safety sessions.

She receives an official-looking Treasury letter: overpaid \$4,340 in Social Security, 14 days to resolve. She doesn't scan the QR code. Evelyn searches for the number online — and the ASI has already seeded a convincing fake result at the top of her search. She thinks she found it herself. She didn't.

She's transferred to a specialist who knows her case number.

The specialist is not real. The transfer never left the scam. Evelyn loses \$4,340.

The Hard Truth

An ASI designed this to route around every precaution a careful, informed person would take. At this level, individual vigilance has limits. The last line of defense is other people — a trusted person, a family agreement, a 24-hour rule on any financial decision.

Discussion Break • 10 Minutes

Q1 — Harold

Harold was prepared and skeptical. Evelyn did everything right. What does it mean for our personal defenses when the technology is smarter than our best precautions?

Q2 — Reframe

If individual preparation has limits — what should we be demanding from banks, phone companies, and government to protect people? What would actually help?

Q3 — Personal Close

What's one person in your life you could make a safety agreement with — where you both agree to check with each other before any unexpected financial decision?

Facilitator: Redirect fatalism → systemic demand. Reinforce empowerment responses.

What Stays True — Across Every Era

Scenario	URGENCY	ISOLATION	EMOTION
Classic Scams	✓	✓	✓
AI Voice Cloning	✓	✓	✓
Deepfake Video Call	✓	✓	✓
Harold / AGI	✓	✓	✓
Evelyn / ASI	✓	✓	✓

The sentence still holds. Every single one.

CLOSING

Your Portable Defense & Action Plan

Tools you leave with today

4 min



The PAUSE Test — Your Portable Defense

P

PERSON

Are they really who they say they are?

A

ACT

Am I being pressured to act right now?

U

UNEXPECTED

Did this come out of nowhere?

S

SEND

Are they asking for money or personal information?

E

EMOTION

Am I feeling fear, urgency, or guilt?

Using the PAUSE Test

**Two YES answers — stop.
Call someone first.**

When you get 2+ YES answers:

Don't act. Don't respond. Don't click.
Hang up or close the email.

Call someone you trust:

A family member, a neighbor, a friend.
Describe what happened.

The 24-hour rule:

No financial decision — no matter how urgent it seems — without waiting 24 hours.

Your Five-Minute Action List

1

Create a Family Safe Word This Week

Pick a word only real family members would know. Use it to verify any urgent call or video.

5 min

2

Freeze Your Credit at All Three Bureaus

Equifax, Experian, and TransUnion — all free. Prevents new accounts being opened in your name.

20 min

3

Set a Personal Financial Rule

No financial decision over \$500 without a 24-hour pause and a call to someone you trust.

Right now

Back to Where We Started

"Every scam — past, present, and future — still depends on urgency, isolation, and emotion."

Did it hold up?

Classic scams. AI voice cloning. Deepfakes. Harold's call. Evelyn's letter. Every single scenario needed at least two of those three things to work.

When you feel urgency, isolation, or emotion — that's your signal to PAUSE.

Final Question • 2 Minutes

“

What's one thing from today
you're going to do

or

tell someone you care about
Before the end of the week?



Key Takeaways



The threat is real — and it's growing. AI has made scams harder to detect.



The rules still work. If they contact you first and create urgency — that's your red flag.



Use the PAUSE Test. Two YES answers = stop and call someone.



Individual defenses have limits. Other people are your last line of defense.



Take three actions this week: safe word, credit freeze, 24-hour rule.

Thank You

Stay curious. Stay skeptical. Stay connected.

Credit Bureaus

Equifax · Experian · TransUnion
All offer free credit freezes online

FBI IC3

Report internet crime at ic3.gov
2025 annual crime report available

Google Safety Report

Google 2025 Ads Safety Report
Latest scam tactics and defenses

