Understanding AI: Your Guide to Smart Technology and Staying Safe

Practical knowledge to use technology confidently and safely

AI Is Already Helping You Every Day

55%
of adults 50+ use AI voice assistants [1]

50%+
aware of ChatGPT [2]

- Voice assistants help you make calls and set reminders without typing, making tasks simpler and accessible

- Netflix uses AI to suggest shows you'll enjoy, saving time searching through options

- Gmail filters spam emails automatically, protecting your inbox from unwanted messages

- AI health devices monitor heart rate and blood pressure, alerting you to issues early

- Smart homes adjust lighting and temperature based on your routines for comfort
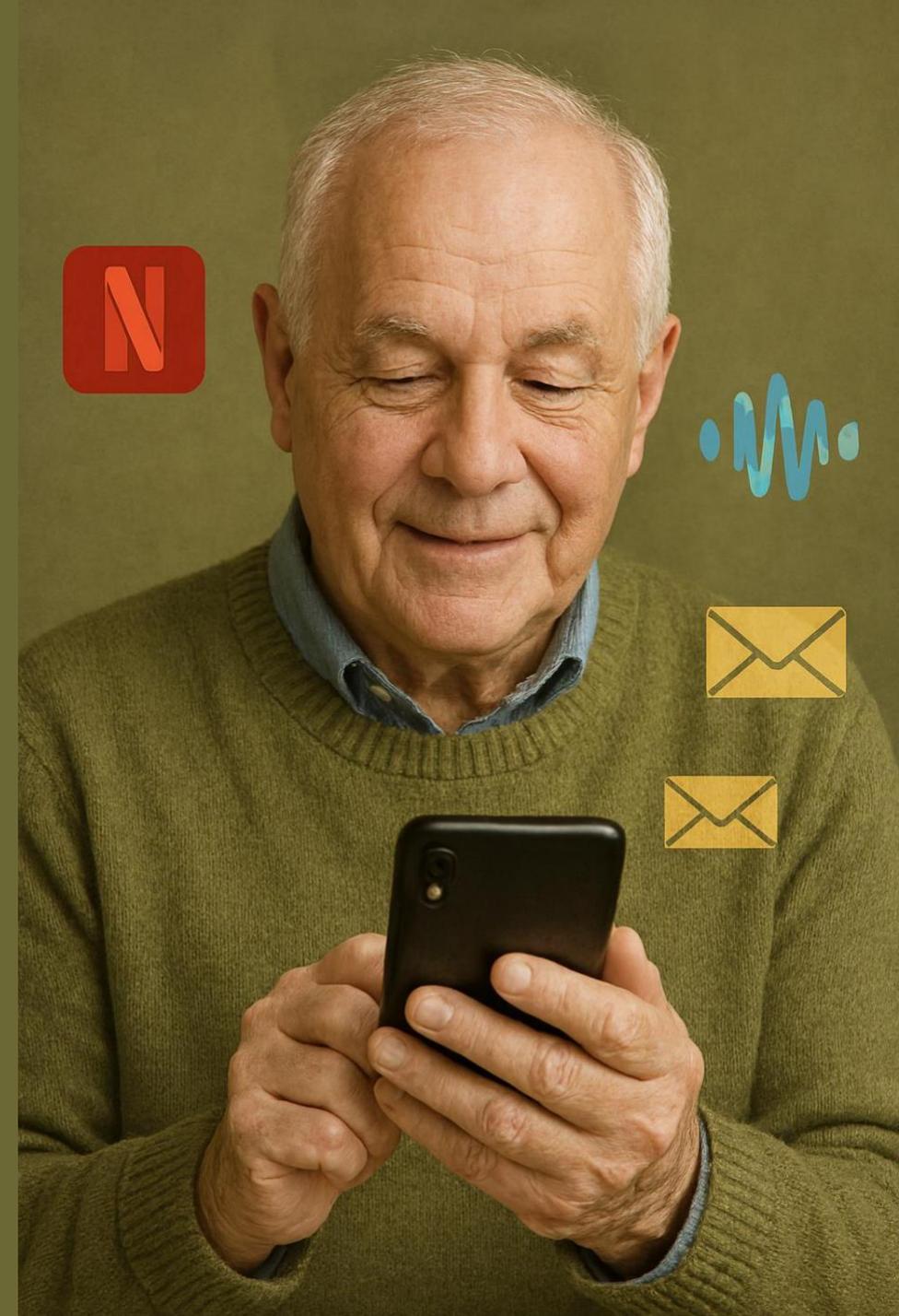
Collect Data

AI gathers thousands of examples (photos, text, numbers)

↓

Find Patterns

Computer analyzes examples to identify common features

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Learn & Improve

System gets better as it sees more examples over time

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Make Predictions

AI applies learned patterns to new situations

What Is AI and How Does It Work?

AI is technology that allows computers to learn from examples and recognize patterns, similar to how humans learn from experience [10]

- AI learns by seeing examples repeatedly, like children learning alphabets through repetition

- Machine learning improves through experience rather than fixed instructions

- AI identifies patterns in data without emotions or consciousness

- More data makes AI smarter at specific tasks it was trained for

The Real Benefits for Your Health and Independence

96%

say devices help them live independently [1]

40%

reduction in loneliness reported [3]

- **Health Monitoring:** AI-powered wearables track vital signs, detecting early warnings and reducing hospitalizations [2]

- **Medication Management:** Smart systems provide personalized reminders and notify caregivers, preventing dangerous errors

- **Social Connection:** Voice assistants simplify video calls and virtual reality enables remote family gatherings, combating isolation [2]
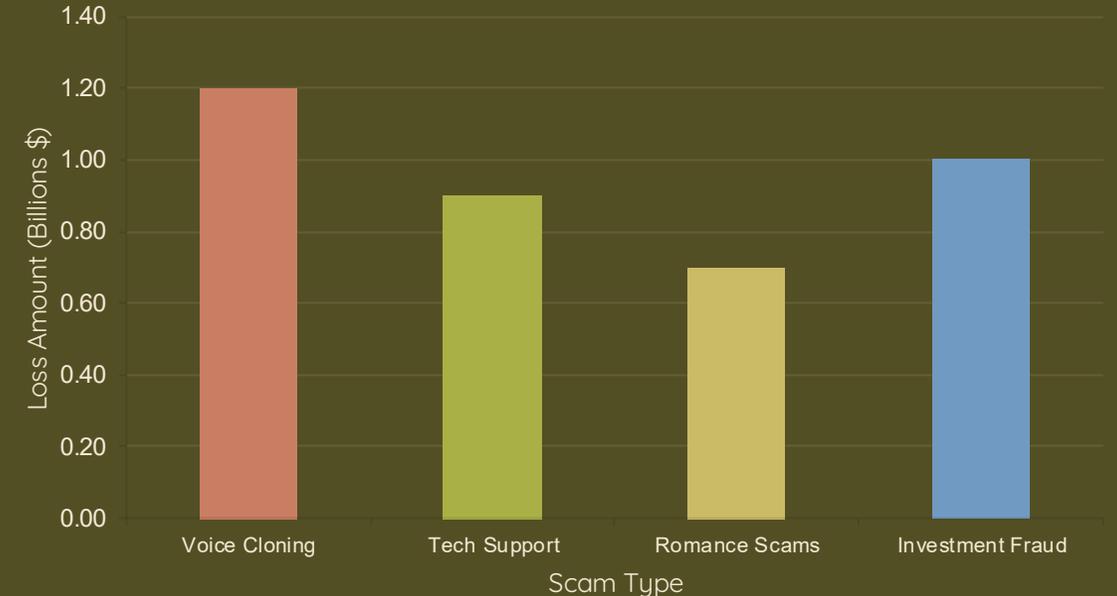
- **Daily Independence:** Smart home automation adjusts environments on command and AI devices detect falls automatically

- **Personalized Care:** AI analyzes health data for tailored advice and fitness apps adapt to your ability level

The Dark Side—How Scammers Use AI Against You

Scammers now use AI to clone voices, create fake videos, and craft personalized attacks that look and sound completely real [4]

- Voice cloning replicates voices using just 3-5 seconds of audio, enabling scammers to impersonate loved ones with alarming accuracy

- In 2024, seniors age 60+ lost $4.8 billion to internet fraud via phishing, tech support, and impersonation attacks [5]

- Deepfake videos create realistic fake footage of trusted figures endorsing products, making scams hard to detect [4]

- AI-generated emails are polished and personalized, making phishing messages appear legitimate and urgent
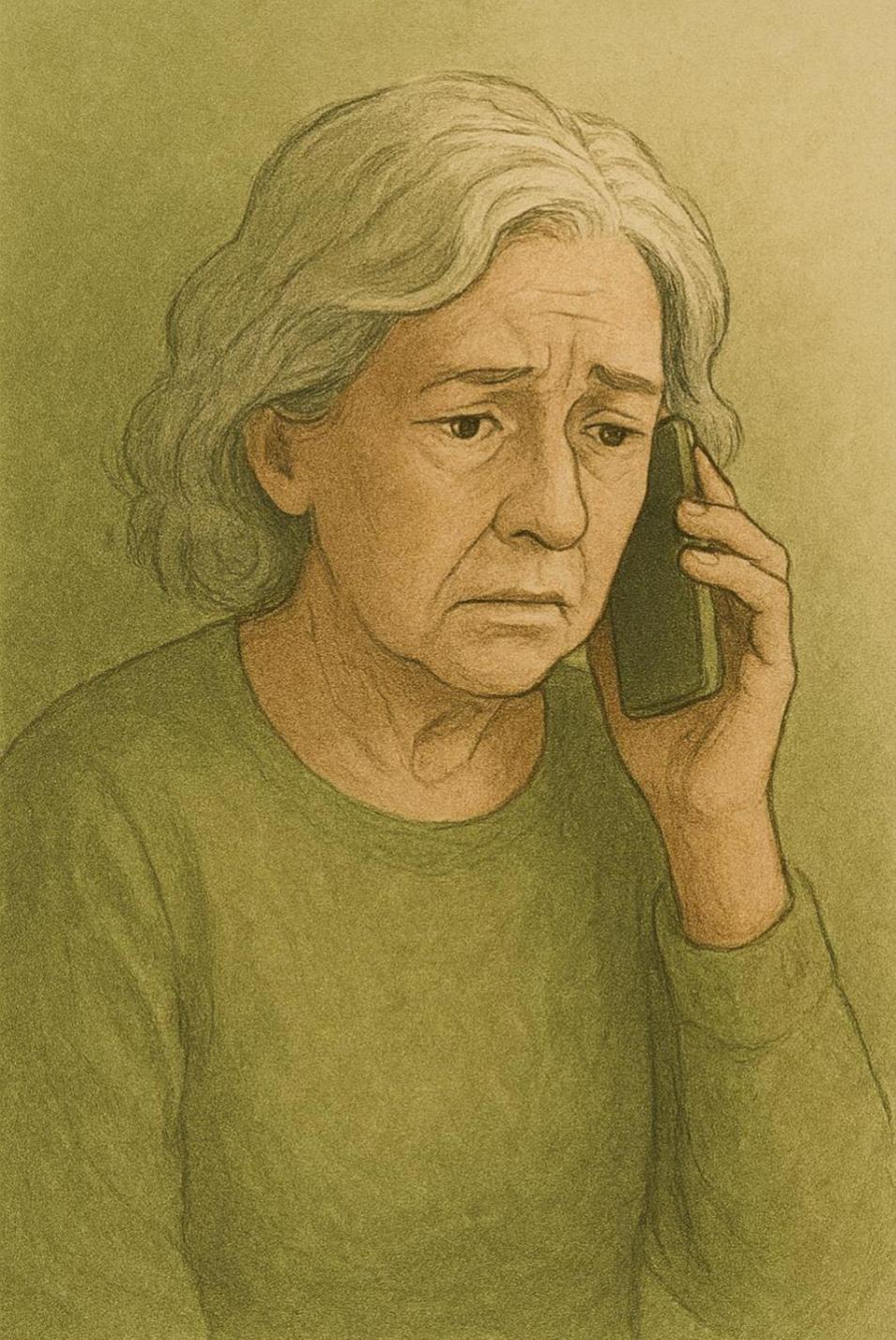
Elder Fraud Losses by Scam Type

Loss Amount (Billions $) vs Scam Type

Scam Type	Loss Amount (Billions $)
Voice Cloning	1.20
Tech Support	0.90
Romance Scams	0.70
Investment Fraud	1.00

Sources:
What Are AI Scams? A Guide for Older Adults
Older Adults Are Concerned About AI Scams and Fraud -...

Real Scam Story—The Grandparent Scam 2.0

$15,000

lost in one day [7]

3-5 seconds

of audio needed for voice clone [4]

- Sharon received a call sounding exactly like her daughter, crying about a car accident and criminal charges

- The voice was so convincing she never questioned it, and urgency made her act immediately

- Sharon sent $15,000 to a courier before discovering the devastating truth [7]

- She told reporters she had never been so afraid and felt like living in a nightmare

Warning Signs That You're Being Scammed

92%
of seniors want to know if info is AI-generated [1]

46%
have little to no trust in AI information [1]

- Urgent demands for immediate payment are red flags—real companies give you time to verify requests without pressure

- Requests for gift cards, wire transfers, or cryptocurrency are always scams—legitimate businesses accept checks or credit cards

- Unexpected calls from IRS, Social Security, or Medicare should be verified—these agencies contact you by mail first [8]

- Family members claiming distress should be verified—hang up and call them directly using known numbers [7]

Essential Safety Actions

Action	How It Protects You
Create Family Safe Word	Choose unique word/phrase family knows, verify identity during emergency calls, avoid obvious words like street names or birthdays[7]
Enable Two-Factor Authentication	Add extra security layer to accounts, requires phone code after password, blocks 99% of automated hacks[9]
Verify Before Acting	Hang up and call back using known numbers, independently look up company phone numbers, never trust caller ID alone[8]
Use Strong Passwords	Create 12+ character passphrases, use password manager tools, never reuse same password on multiple sites[9]

Sources:
AI voice scams are on the rise. Here's how to protect…
Personal Cybersecurity Tips for Seniors: Protect Your…
How to Protect Seniors from Scams: The Essential AI F…

Your Action Plan to Stay Safe

- Establish a unique family safe word that all family members know and agree to use when verifying identity in emergency situations—avoid obvious choices like street names or birthdays [7]

- Turn on two-factor authentication for email, banking, and social media accounts, which sends a one-time code to your phone after you enter your password, stopping most hacking attempts [9]

- When you receive an unexpected call asking for money or information, hang up and call the person or organization back using a phone number you know is correct from your records

- Create strong, unique passwords of at least 12 characters mixing letters, numbers, and symbols, and consider using a password manager so you only need to remember one master password

Resources and Where to Get Help

⚑ Report Scams

- File complaints with the FTC at ReportFraud.ftc.gov for any scam attempt

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- Report Social Security scams to SSA Office of Inspector General

- Contact FBI's Internet Crime Complaint Center (IC3) for significant financial losses

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🎓 Get Education

- AARP offers free cybersecurity workshops and fraud prevention resources for adults 50+

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- NCOA provides online safety guides and scam alerts

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- Local senior centers often host technology safety classes

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👉 Find Support

- Talk to trusted family members or friends before making urgent financial decisions

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- Add a trusted contact to bank accounts who can be alerted about suspicious activity

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- Remember that falling for a scam can happen to anyone—don't feel ashamed to ask for help

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References

[1] How Older Adults Use and Think About AI - ihpi.umich.edu

[2] AI To Benefit Humanity: Innovations In Senior Care - …

[3] AI in Elderly Care 2025: Voice Bot Solutions for Assi…

[4] What Are AI Scams? A Guide for Older Adults

[5] Older Adults Are Concerned About AI Scams and Fraud -…

[6] Protect yourself from surging AI tax scams as crimina…

[7] AI voice scams are on the rise. Here's how to protect…

[8] Personal Cybersecurity Tips for Seniors: Protect Your…

[9] How to Protect Seniors from Scams: The Essential AI F…

[10] Introduction to Machine Learning - GeeksforGeeks

[11] How AI Works – A Simple Beginner-Friendly Explanation