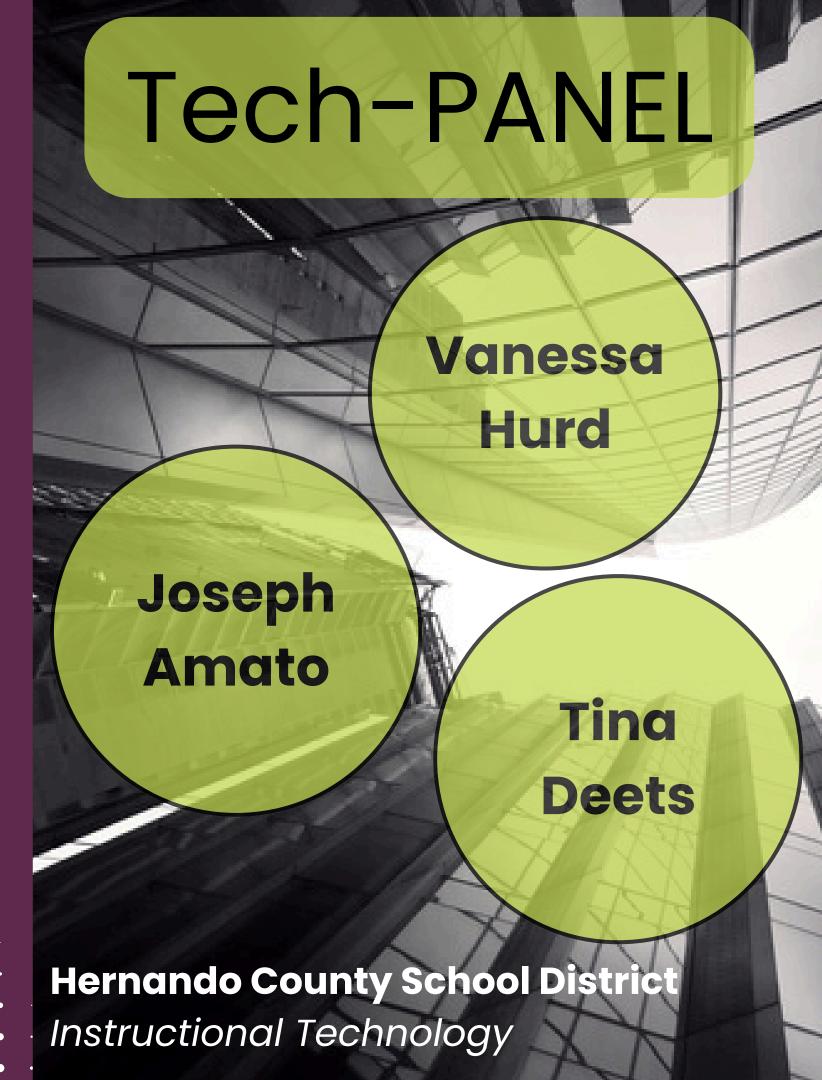
Grandparents Raising Grandchildren Conference



Apps to Watch: Disappearing Messages, Unmoderated Chats & Hidden Vaults

Self-Deleting / Disappearing Message Apps



Snapchat Auto-deletes Snaps and chats; includes a hidden vault called My Eyes Only.



Instagram (Vanish Mode) Messages disappear when the chat is closed or vanish mode is off.



WhatsApp Disappearing Messages and View Once media that vanish after viewing.



Telegram Secret Chats offer selfdestruct timers and encryption.



Signal
Disappearing
messages by
default; can still
be screenshot.

Unmoderated / Anonymous Chat & Friend-Finder Apps



Discord
Chat servers
vary; some lack
moderation and
allow strangers.



Kik Known for underage use and predation risks.



Yubo
'Make new friends'
app with live
streams; potential
safety risks.



Wizz
Teen friend-finder
app with reported
scam and
predator issues.



Monkey
Random video
chat; rated 18+,
not safe for
minors.



OmeTV Connects with strangers; risks of explicit content.

Vault / Hidden Folder Apps

Calculator Vaults – Disguised as calculators; require PINs to reveal hidden files.

Keepsafe Photo Vault – Locks photos and videos with optional cloud backup.

Private Photo Vault – Popular app for hiding personal media.

Hide It Pro – Hides photos, videos, and other apps.

iPhone Hidden Album – Locked with Face/Touch ID (iOS 16+).

Google Photos Locked Folder – Secured local folder on Android. Samsung

Secure Folder – Password-protected area that can be hidden.

Disappearing
doesn't mean deleted
-screenshots and
recordings can
preserve content.



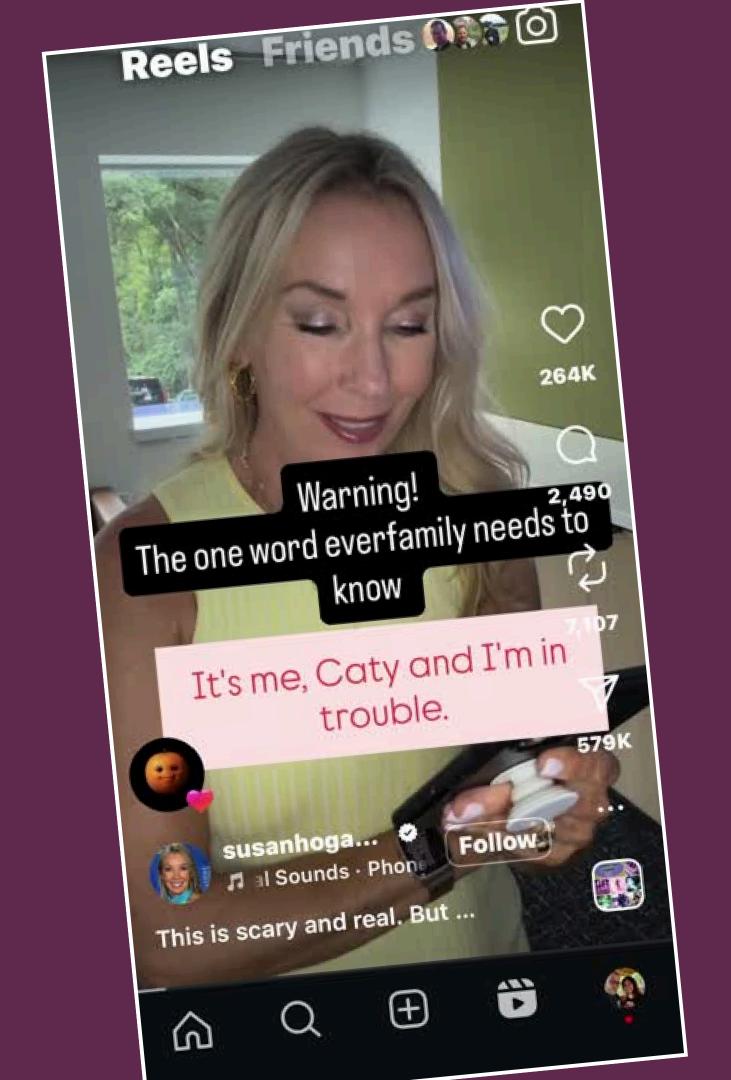


Scam-Proof: Smart Steps for Safer Living

Hernando County School District Instructional Technology



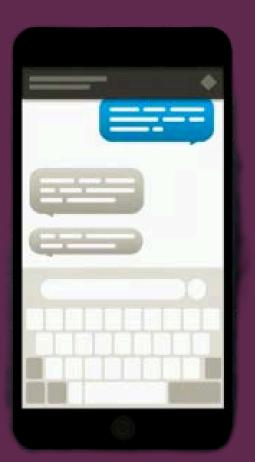
Don't let this happen to you!

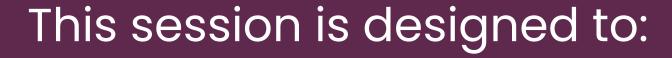


DID YOU KNOW?

In 2024, Americans lost between \$12.5 billion and \$47 billion to scams and fraud, highlighting a significant increase in financial losses compared to previous years.

WHAT THIS SESSION IS ABOUT





- Boost your digital skills
- Help you navigate online tools securely
- Equip you with skills to recognize scams

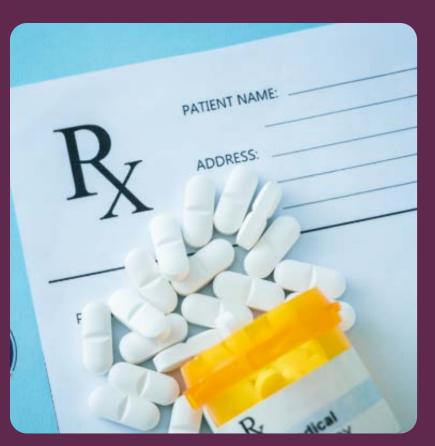












Tech & Computer Repair Scams

Family Emergency
Scams

Social Security/IRS Fraud

Medical/Prescription
Drug Scams

Tech & Computer Repair Scams

- Scammers pretend to be from Microsoft, Apple, or a well-known tech company, claiming your computer or device is infected or compromised.
- They may ask you to install remote access software so they can "fix" the issue, then charge for bogus services or steal data.
- Links on social media posts or messages on popular apps may prompt you to log in again, but really it is a fake website collecting your email and password.
 *Most commonly done on FaceBook



Family Emergency Scams



- The scammer pretends to be your grandchild (or other relative) in distress —perhaps in jail, injured, or stranded and urgently needs money wired.
- Because these calls often play on fear, urgency, and emotional ties, victims may act swiftly without verifying.
- Increasingly, deepfake or AI-enhanced voice impersonation is being explored as a method to make these calls more convincing.

Government/IRS/Social Security Scams



- Scammers call or send messages claiming to be from the Social Security Administration, IRS, Medicare, or other government agencies.
- They may threaten to suspend your benefits, arrest you, or demand immediate payment or verification of personal data.
- Robocalls with caller ID spoofing (making the call look legitimate) are commonly used.

Prescription Drugs / Medical Supply Scams



- Scammers sell fake, expired, or substandard medications or medical devices (hearing aids, mobility aids, etc.).
- Sometimes they pose as pharmacies or medical companies, offering "discounts" or "generics" not found in legitimate stores.
- This is not just a financial risk—taking counterfeit drugs can be a serious health hazard.



THAT'S NOT ALL, FOLKS!

New scams pop up every day. Be on the lookout for:

Investment / Securities Fraud & Ponzi Schemes

Funeral, Cemetery & Pre-Need Funeral Scams

Home Repair / Contractor Scams

Sweepstakes, Lottery & Prize Scams



KEY PATTERNS & WARNING SIGNS







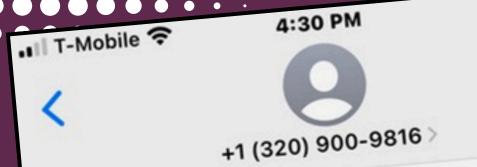
KEY PATTERNS & WARNING SIGNS

- **Urgency and fear tactics:** Many scammers pressure victims to act immediately (e.g., "Your Social Security will be suspended if you don't pay now!").
- Requests for unusual payment methods: e.g. gift cards, wire transfers, cryptocurrency, prepaid debit cards (because these are harder to trace).
- Requests for personal or financial info: Social Security numbers, account numbers, passwords, PINs, etc.
- Too good to be true offers: Extremely high returns, free products, "guaranteed" returns.
- Impersonation & spoofing: Using logos, fake caller ID, or pretending to be known agencies or family members.
- Isolation & confidence-building: Many scams use time and emotional connections to lower skepticism.
- Refuse verification or transparency: Scammers often won't let you confirm their identity through independent means.

LET'S PRACTICE!!

111 ?

2:15



Text Message Today 1:23 PM

13209009816 Deposited a new message:

"Authorize the payment of \$999 for the recent order of Apple iPhone 16 Pro on your account. If you do not authorize this payment, please press one to speak to our customer support representative."

Click here: <u>14699825008</u>

to listen to full voice

message.

The sender is not in your contact list.

Report Junk



Florida DMV Final Notice:
Enforcement Begins October 7th.
Our records indicate that as of today, you still have an outstanding traffic ticket. Pursuant to Florida Administrative Code 16C-16.003, if you fail to pay within 24 hours, we will take the following actions:

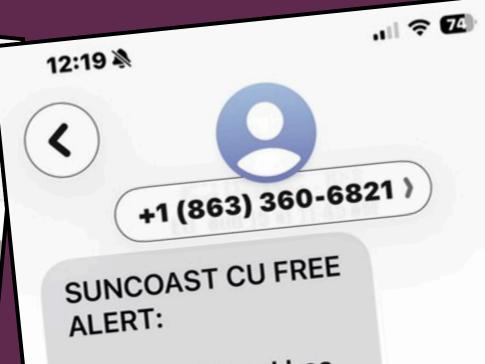
- 1. Report to the DMV violation
- Suspend your vehicle
 registration effective October 7th
 Suspend your daily
- 3. Suspend your driving privileges
- 4. Proceed to the toll booth and pay a 35% service fee
- 5. You may be prosecuted, and your credit score will be affected

Pay Now:

https://flhsmv.org-xce.cc/pay

Please pay immediately, before enforcement begins, to avoid license suspension and other legal complications.

(If the link is unclickable, reply "Y"



Visa Debit Card has been blocked due to suspicious activity.

Did you attempt a purchase for \$500.01 at PAYPAL*KWAMAINE RICHARDSON #5670 in LA?

Reply YES or NO. To opt out reply STOP.
Msg & data rates may apply.

If you did not expect this message from an unknown sender, it may be spam.

POP QUIZ

Which of the following is a secure password?

A. 123456

B. yourname2029

C. L!c3ria&Co#29

D. password

Correct Answer. C

Tip: Use a mix of letters, numbers, and symbols

SCENARIO

You receive an email saying your bank account will be frozen unless you click a link and verify your password.
What should you do?

A. Click the link quickly

B. Delete it and report it as phishing

C. Call the number in the email

D. Reply to confirm it's real



