



ACTIVITY: BEING SCAM AWARE

SUITABLE FOR: AGE 14+

TIME: AROUND 30 MINUTES

AIMS FOR STUDENTS

- Understand how to recognise and avoid possible fraudulent activity and protect their identity
- Demonstrate ways in which they can keep their identity and PIN safe and make safe financial transactions
- Appreciate the emotional and financial impact of being a victim of financial fraud and that it is their responsibility to keep their personal information secure

RESOURCES

- Paper and pen
- Access to the internet (smart phone or tablet) for YouTube and social media

RUNNING THE ACTIVITY

Discuss what they understand about the word 'scam'.

Scams usually involve handing over your money, or the details needed to obtain your money, for something which isn't what you think it is. The scammers usually pretend to be someone in authority or in financial difficulties, once the money or the bank details are handed over they vanish usually taking all our money with them.

Synonyms include: con, fraud, hoax, swindle, rip-off, trick

Show the two video clips to illustrate how scams can happen and discuss what happened - the mistakes that Brenda and Josh made, and what they could have done differently.

Brenda got caught out by a phone scammer: [watch](#)

Josh got caught out by a scammer pretending to help him with work: [watch](#)

You may need to explain what 'money laundering' is – where money is put through the banking system to hide its origins. This is usually where it has been obtained illegally.

Ask the students to think about their offline and online-presence. How easy would it be for a fraudster to scam them? Think about what they post online, their online security and how easy it would be to find out a few details about them. How would they feel if this happened?

Now is a good opportunity to review all accounts and check: public profile settings, who and how they share personal details, that passwords are secure. It is also a good time to review how everyone disposes of mail with personal details too. How can this be improved?



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Review the list of common scams – discuss what you could do to avoid these happening.

SOME COMMON SCAMS

- 1.** Sending emails pretending to be from a bank or other organisation and asking you to send them information (or enter it into a form) that they then use to take money from your bank account or to set up another account in your name.
- 2.** Befriending you in internet chat rooms or online games and asking you innocent-sounding questions to gather information they can piece together to get a fuller picture about you. Pets names, schools, road names – all common password prompts.
- 3.** Getting you to download programmes to your computer that then spy on you by capturing information when you make an online payment, use social media or register for online services.
- 4.** Fitting equipment to cashpoint machines that steal your card details and spy on you as you enter your PIN.
- 5.** Telephoning you and asking you to send your bank card or confirm your PIN.
- 6.** Distracting you at a cash point so you turn away as your money comes out of the machine.
- 7.** Looking over your shoulder at a cash point machine to get your PIN and then stealing your card to access your money.
- 8.** Offering you a job or money if they can pay money into your bank account and then get you to transfer the majority of this money to someone else's account. Note: This is money laundering and can carry a prison sentence of up to 10 years.
- 9.** Offering to write you a large cheque in exchange for a smaller amount of cash but the cheque doesn't clear because it is fake or there isn't enough money in the account.