

Avoiding Scams Lesson Plan

Overview

In this lesson students will be learning about different types of scams that could happen over the phone or on the computer. They will be able to identify when they find a scam and will learn the importance of not falling into the scam.

Objectives

By the end of the lesson, students will:

- Identify various scams
- Understand the importance of not falling victim to a scam
- Protect themselves from scams

Vocabulary

- **Personal Information** - any piece of information that reveals something about your identity (name, age, address, school, social security number, phone number etc.)
- **Phishing** - a scam where an entity tries to steal private information by pretending to be someone that you trust like a friend, your bank or even your email service.
- **Scam** - something that is trying to trick you, often into giving away your personal information

Standards

Standard 7 – Financial Decision-Making

- **Control personal information**

This listing is based on the Jump\$tart National Standards for Personal Finance. To see how this lesson aligns with other standards (including for your state), visit:

<https://www.personalfinancelab.com/standards-alignment/>

Lesson Plan Includes

	Direct Instruction		Presentations
	Class Discussion		Technology-Based Activity
	Full Class Activities		Worksheets
	Small Group Activities		Assessments
	Individual Activities		External Resources

Activity Summary

- Introduction
 - Time: 5 mins.  
- Fraud Finder Worksheet
 - Time: 10 mins.   
- How to Avoid Identity Theft, Scams & Fraud
 - Time: 10 mins.     
- Avoiding Scams Activity
 - Time: 20 mins.    
- Scam Project
 - Time: 15 mins.   

Introduction

Ask students if they know what a scam is?

Explain:

- **Scam** - something that is trying to trick you, often into giving away your personal information.

Ask them:

- If they know any examples of fraud?
- Why do you think people scam others?
- What can you do to not be a victim of a scam?

Explain that today they will be learning about what a scam is and how to deal with a situation that might be a scam.

Independent Activities

Activities designed for students to learn independently, either in class or as homework. Some activities include presentations if you prefer to use them for direct instruction instead of independent study.

Independent Activities Include:

1. Fraud Finder Worksheet.....**Time: 10 Minutes**
2. How to Avoid Identity Theft, Scams & Fraud Lesson.....**Time: 10 Minutes**



1. Fraud Finder

In this activity students will be reading different examples of fraud and identifying which type of fraud it is.

Time: 10 Minutes

Required Resources: Worksheet

Type:  External Resource

 Individual Activity/Homework

 Worksheet

Resource Links

[Building Blocks Student Worksheet](#)

Instructions

1. Review the common types of fraud and identity theft listed (worksheet).
2. Review the scenarios in this worksheet and determine the type of fraud or identity theft being committed. Write the correct letter from the list in the blank for each scenario.
3. Check your answers and be prepared to contribute to class discussion as you review each type of fraud or scam.

Additional Resources

To learn more about fraud and identity theft, take a look at these resources:

- **Consumer Financial Protection Bureau website:**
<https://www.consumerfinance.gov/consumer-tools/fraud/>
- **Federal Trade Commission's (FTC) website:**
<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>



2. How to Avoid Identity Theft, Scams & Fraud Lesson

Assign your students this lesson on PersonalFinanceLab.com. This lesson defines what fraud is and how to protect yourself from it. Students will be required to complete the quiz at the end as an assessment. If used as homework, follow up with discussion questions the next day

Time: 10 Minutes

Required Resources: PersonalFinanceLab.com site license & computer access.

Type:

-  Technology-Based Activity
-  Individual Activity/Homework
-  Class Discussion
-  Presentation
-  Assessment

Resource Links

[How to Avoid Identity Theft, Scams & Fraud \(personalfinancelab.com\)](https://personalfinancelab.com)

Presentation

[Protecting Against Fraud GoogleSlides Presentation](#)

Discussion Questions

1. Why are your personal details valuable to hackers?
2. How can you be effected when your private information gets into the wrong hands?
3. Have you or anyone you know ever been a victim of fraud. If so, explain how it could have been prevented.
4. Give three pieces of advice that you would pass onto someone younger than you, on how you can protect yourself against fraud and scammers.

Key Takeaways

- Phishing and scams are common methods used in fraud to steal personal information.
- Never give out your password and use different passwords for different accounts to protect yourself from hacking.
- Be cautious of anyone asking for your full credit card number, as this may be a scam.
- Use additional security measures like a home PIN device to protect your online data.
- Be mindful of what personal information you share, even in person with your banker, and inquire about why they need it and how they will use it.
- When discarding devices, such as computers, drill a hole in the hard drive to prevent anyone from accessing the information on it.

Full Class & Small Group Activities

Full Class Activities are designed for whole-class participation. These are best used along with the direct instruction portion of the lesson.

Full Class Activities Include:

3. Avoiding Scams.....**Time: 20 Minutes**

Small Group Activities are designed for small groups of 3-4 students. These resources are best used after full-class direct instruction and activities.

Small Group Activities Include:

4. Scam Project.....**Time: 15 Minutes**



3. Avoiding Scams Activity

This is a teacher led class discussion about avoiding scams.

Time: 20 Minutes

Required Resources: Class projector/screen & computer access.

Type:  Technology-Based Activity

 Full Class Activity

 Class Discussion

 External Resource

Instructions

Ask the class: *What are the basic ingredients of a scam?*

Answers should focus around a scam:

- Wanting money or access to bank accounts.
- Trying to entice you with a free offer or prize.
- Having a time limit on it (e.g. register now).

Ask the class: *How do you spot a scam?*

Answers should focus around:

- If a scam appears too good to be true – it is!
- If a scam sounds or reads as dodgy – it is!
- Many scams have several simple grammar or spelling errors.
- Most scams come via an indirect and/or impersonal source (e.g. internet, email, letter etc).
- Most scams are a variation of an old or well-known scam from history.

External Resource Links

Play YouTube video: [Steering Clear of Cyber Tricks](#)

- https://www.youtube.com/watch?v=MrG061_Rm7E

Present the following classic scams to the class:

- **Distant Relative Inheritance Scam:** You have inherited a large sum of money from a distant relative overseas. Just send us your bank account and we'll send you the money within 24 hours.
- **Lost Gold Mine Scam:** I have discovered an ancient African/Australian/South American gold mine worth millions, but you need to send me a mere \$10,000 to help secure the land title. In return you'll receive a big percentage of the profits.
- **You have won a \$1 million jackpot!** Just transfer \$100 into my bank account to cover fees and I'll post you your prize money by cheque.

Ask the Class: *How do you know these examples are scams? Do you have any other examples?*



4. Scam Project

In small groups students will research different scams and create a presentation or poster to share with the class.

Time: 15 Minutes

Type:  Technology-Based Activity

Required Resources: Computer Access, whiteboard or large paper/poster and pens.

 Small Group Activity

 Class Discussion

Instructions

1. Students will be in groups answering the following questions.
 - a. What is the name of your scam?
 - b. How many people are effected?
 - c. Who usually is the target victim?
 - d. How does the scam work? What does the scammer do?
 - e. How can you prevent it from happening to you?
2. Find a real-life example of someone who was a victim of this scam. Options:
 - a. Catfishing
 - b. Email Phishing
 - c. Travel Scams
 - d. Phone Scams
 - e. eBay/Craigslist Scam
 - f. Pyramid Scam
 - g. IRS Phone Scam
3. Have groups share their findings and allow other students/groups to ask questions.

Conclusion

Wrap-up the lesson by reminding students that:

- Scam - something that is trying to trick you, often into giving away your personal information.

Key Takeaways

- Think before you click. Don't click on any link or file in a suspicious email.
- Stay away from pop-up contests. You can't win and there is usually a secret trick such as collecting information about you, seeing if your email address is active, or infecting your computer with bad software.
- Do a web search for a company's name before you give them any information about yourself.
- Read the fine print.
- At the very bottom of most documents there is what is called the fine print. This text is often barely legible, but many times contains various tricks.
- The top of the page may say that you have won a free phone, but in the fine print, it may say that you actually have to pay that company \$200 every month.