

Key Stage: KS3

Lesson Title: Fraud and scams

Learning Objectives	Learning Outcomes
<p>To:</p> <ul style="list-style-type: none"> know how to manage risk and emotions associated with money understand the emotional and financial impact that being a victim of fraud can have know how to recognise and avoid fraudulent offers and scams in a variety of situations when buying things 	<p>By the end of the lesson pupils will:</p> <ul style="list-style-type: none"> know some different scams on websites, in emails and by people we know or meet know how to avoid these fraudulent offers understand that they need to keep their money safe from the risks of fraudulent offers and scams

Vocabulary

Fraud, fraudulent, fraudsters, scams, phishing, vishing, scam, con, swindle, extortion, sham, double-cross, hoax, cheat, ploy, ruse, hoodwink, confidence trick

Timing	Task/Activity	Resources
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Starter activity

10 mins	<p>Start the lesson by asking the students: what is fraud? Do they know any words that describe acts of fraud? Explain the one used most is the word "scam".</p> <p>Ask whether they have seen any news articles where people have been involved in a scam when they have been buying items, maybe presents, items for the home or for themselves?</p> <p>Show the ppt slides which describe two possible scams; a lottery scam by email, and a gold ring offered on the street. Discuss with the class whether these are scams.</p> <p><i>Could Tom and Emily lose money? What should Tom and Emily do to avoid being scammed? A: Delete the email, and walk away from the person with the ring.</i></p>	PowerPoint Slides
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Main activity

25 mins	<p>1. Types of scams</p> <p>Show the class the ppt slide and ask them if they can identify the possible scams. <i>Fake goods, counterfeit or duplicate tickets, non-existent lotteries or prizes.</i></p> <p>Working in pairs or small groups students should consider and discuss the 4 scams that focus on buying goods, event tickets, winning prizes or money, using the Popular Scams Sheet.</p> <p>Ask them to research and discuss the following questions in their pairs/groups. <i>Why might Black Friday be such an opportunity for fraudsters? How many of these scams would appeal to young people? How would you feel if you lost money in one of these scams? What would you do to avoid these different scams? Do you know who might be able to help if they are a victim of a scam? Police, your bank, local Trading Standards Office.</i></p>	<p>PowerPoint Slides</p> <p>Popular Scams Sheet</p>
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15 mins	<p>Either ask them to write their down answers or take direct feedback from the class.</p> <p>2. News Desk</p> <p>In their pairs/groups task them to choose one of the scams and write a short script for a radio or tv news item to inform people that these types of scams are on the increase and advise them how to avoid the scam and keep their money safe.</p> <p>Ask each pair/group to present their news item.</p>	
Plenary		
10mins	<p>Explain that people don't always lose their money if they are scammed. Scams should be reported: to Action Fraud, to the bank etc.</p> <p>Discuss how they feel now about spotting scams on websites, emails and when they suspect people are selling fake goods. Would they know what to look for? Would they know what to do?</p> <p>Action Fraud website http://www.actionfraud.police.uk/a-z_of_fraud</p>	PowerPoint Slides
Extension work/ Homework		
	<p>Give the class details of the three websites which provide up to date information and support on scamming and fraud.</p> <p>Action Fraud website http://www.actionfraud.police.uk/a-z_of_fraud Little Book of Big Scams (Met Police) http://www.met.police.uk/docs/little_book_scam.pdf Which website http://www.which.co.uk/consumer-rights/scams</p> <p>Ask them to research some of the organisations that are available to support and advise people if they are the victims of fraud.</p> <p>Discuss what has been learned with parent or carers. Show them the websites and discuss how to avoid scam offers.</p>	