

## LifeSmarts U Consumer Rights Lesson Consumer Rights: Reaction and Action Lesson Plan

### Lesson Description:

Students will review practical tips for protecting themselves against fraud. They will understand the importance of reporting fraud, and learn that there are a number of local, state, and federal agencies which investigate fraud.

### Lesson Objectives:

- Identify warning signs of fraud.
- Explain how to protect yourself from fraud.

### Time:

1-2 class periods

### Background:

Technology provides the con artist with access to the world. Taking action before the scammer takes you is part of being a proactive consumer and there are simple steps everyone can take to avoid fraud.

When individuals are victims of fraud they frequently lose more than money. Often their self-esteem suffers too, or they may feel embarrassed; but that shouldn't stop someone from reporting the fraud. After becoming a victim of a con it is necessary to protect your personal information and report the fraud to the appropriate agencies to help prevent the con artist from luring another victim into the scheme.

### Materials:

- Reading—So Now What?
- PowerPoint Presentation—Reaction & Action
- Power Point Notes
- Activity—Scam Slam Crossword Puzzle
- Answer Key—Scam Slam
- Handout—419 and Advance Fee Fraud Samples (from Lesson #2-Schemes, Scams, and Ploys)

### Procedures

#### Day 1:

1. Distribute reading—So Now What, have students read silently. Briefly discuss the reading.
2. View the PowerPoint Presentation.

#### Day 2:

1. Distribute the Handout—419 and Advance Fee Fraud Samples and ask students to investigate where and how to report the fraud. Students will need access to the Internet for research.
2. Distribute Activity—Scam Slam Crossword Puzzle for students to complete as review; correct as a large group.



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#### Discussion Questions:

1. Why is it important that fraud victims be willing to report their involvement in fraud? What might happen if no one reported?
2. Why do you think people feel ashamed or embarrassed for falling victim to this crime?
3. Scam victims report being depressed after the con. Why do you think they react with this emotion?
4. What current precautions do you use to keep your computer “safe”? What additional precautions should you be using?
5. The PowerPoint Presentation listed some ways that young adults, adults, and senior citizens are vulnerable to fraud. What are some other factors you can add to those lists?

#### Differentiating Instruction Tips:

1. Assign students a local, state, or federal agency to research on the topic of “reporting fraud.” Discuss their findings with the large group.
2. Allow students to complete Scam Slam in small groups.
3. Use the clues in Scam Slam as LifeSmarts practice questions.
4. Ask students to search for “free” offers (i.e. free checks, free consultations, and free prizes) their families have received in the mail. Discuss whether these offers are scams. If the students determine they are scams, ask them to identify the ploys used by these scammers.
5. Research the Do Not Call Registry. Design a campaign to inform teenagers about this service and the advantages of registering their cell phone numbers.