

LifeSmarts U Consumer Rights Lesson

Consumer Rights: Fraud Analysis: Schemes, Scams, and Ploys Lesson Plan

Lesson Description:

Students will identify and deconstruct common advance fee and 419 frauds.

Lesson Objectives:

- Identify the warning signs of fraud.
- Examine and deconstruct typical fraudulent schemes.
- Analyze fraudulent Internet spam.

Time:

1-2 class periods

Background:

The con artist successfully convinces the victim that the scheme, scams, and ploys they use are reality. Upon closer examination many frauds have common elements that should signal “beware.” Education is the consumer’s best defense against fraud and an important component of being informed is the ability to deconstruct a hoax, analyze its parts, and be able to identify the most common scams for what they are—fraud.

Materials:

- Reading-Scam Baiters
- PowerPoint Presentation-Schemes, Scams, and Ploys
- PowerPoint Notes
- Handout-419 and Advance Fee Fraud Samples
- Worksheet-Schemes, Scams, and Ploys Graphic Organizer
- Teacher Prompts-Schemes, Scams, and Ploys Graphic Organizer

Procedures

Day 1:

1. View the PowerPoint Presentation.
2. Stop the Presentation at slide number 32 and introduce the student activity. Carefully review the Graphic Organizer Sample.
3. Distribute the Handout-419 and Advance Fee Fraud Samples.
4. Review several of the Fraud Samples and discuss the possible schemes, scams, and ploys needed to “play” the con.

Day 2:

1. Distribute reading-Scam Baiters, have students read silently. Briefly discuss the reading.
2. Distribute the Worksheet-Schemes, Scams, and Ploys Graphic Organizer.
3. Assign small groups of students one of the Fraud Samples as the focus for completing the Graphic Organizer. They may need to role play the con artist as they develop their schemes, scams, and ploys. Inform students they will be asked to present their work to the large group.
4. As students present their completed Graphic Organizers to the large group, discuss each con.



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Discussion Questions:

1. How many different scams are included in your scheme?
2. Scammers need to plan ahead to complete their con. What types of ploys would a scammer need to plan to be successful in the scheme your group detailed?
3. How might a "Real Seal of Truth" be used in the scams we discussed today?
4. What did this activity reveal about the construction of fraud? Was your fraud simple or complex?
5. How do you think consumers can guard against being conned?

Differentiating Instruction Tips:

1. The 419 and Advance Fee Fraud Samples vary in complexity. You may wish to assign them to small groups based on ability.
2. Select one 419 and Advance Fee Fraud Sample and complete the assignment as a large group using a document camera or other device to project the graphic organizer. Help students dig deep to construct the fraud and its components.
3. Ask students to print examples of spam they have received via email and bring to class for discussion.
4. View the fake check scam videos at: <http://www.fakechecks.org/index2.html>. These short clips provide a dramatic view of how fake check scams develop. The available video clips include: Love Losses, Foreign Business, Sudden Riches, Overpayment, and Rental Schemes.