

LifeSmarts U Consumer Rights Lesson

Consumer Rights: Fact or Fake Out Fraud Awareness Lesson Plan

Lesson Description:

Students will learn the basics about how advance fee and fake check frauds are conducted by scammers.

Lesson Objectives:

- Identify the warning signs of fraud.
- Discuss the reasons individuals are attracted to schemes.

Time:

1-2 class periods

Background:

Scammers, through email and cell phones, have easier access to the average consumer than ever before. They use their knowledge about the banking system and their ability to produce false documents to commit fraud. Knowing about fraud, fake checks, and advance fee scams can help consumers protect themselves.

Materials:

- Reading-411 on 419
- PowerPoint Presentation-Fact or Fake Out
- PowerPoint Notes
- Fact or Fake Out Worksheet
- Fact or Fake Out Survey
- Fact or Fake Out Survey-KEY
- Fact or Fake Out Tally

Procedures

Day 1:

1. Distribute Fact or Fake Out worksheet.
2. View PowerPoint Presentation—Fact or Fake Out. During the presentation students will mark their answer for each slide on the student worksheet and tally the number of their correct responses at the bottom of each page. Remind students to mark their sheets before they see the answers and that there is no penalty for incorrect answers.
3. Stop the presentation periodically for students to discuss and write their responses to the questions on the student worksheet. The questions are grouped on the worksheet to encourage students to think about the data presented.
4. Distribute Fact or Fake Out Survey.
5. Assign students to give the survey to a friend or family member and to bring the results back to the next scheduled class. Students may want to take a copy of the Fact or Fake Out Survey-KEY to review the correct answers with the person they ask to complete the survey.



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Day 2:

1. Distribute Reading-411 on 419; have students read silently. Briefly discuss the reading.
2. Tally the results from the Fact or Fake Out Survey assignment, using the tally sheet.
3. Discuss the survey results, drawing conclusions about general knowledge about advance fee and 419 frauds.

Discussion Questions:

1. Did any of the people who took the survey know of someone who has been scammed? What was their story?
2. After tallying the survey, which age group was the most knowledgeable about fraud?
3. Which age group was the least knowledgeable?
4. What do you think accounts for the differences?
5. What questions were most frequently missed?
6. What does the survey reveal about the public's general understanding of fraud?
7. How could the public be made more aware of Internet crime?

Differentiating Instruction Tips:

1. Provide students with the Fact or Fake Out survey assignment and allow them time to answer the questions prior to the PowerPoint Presentation.
2. Ask students to print samples of spam that they have received and bring them to a class discussion.
3. Complete the Survey Tally for the class' responses. Analyze why questions were most often missed and why questions were most often answered correctly.
4. Create a fraud awareness poster campaign for the school, highlighting the most common frauds that target teenagers.
5. Post the Fact or Fake Out Survey on a class or school Web site. Post the answers on a separate page. (Or, set this up as an online survey and tally and post results later.)