



**LifeSmarts**  
*Learn it. Live it.*

## Faces of LifeSmarts | Shelley Bernhardt

LifeSmarts champion and consumer fraud educator



### LifeSmarts partners enabling program's success

Why investing in teens today makes sense for business tomorrow

“As soon as we heard of LifeSmarts, we knew it would be a perfect fit,” says Shelley Bernhardt, Director of Global Consumer Protection Program at Western Union in Englewood, CO. Shelley and her team had worked with local students to help them develop their professional skills and were looking to get more involved with teen financial education. Western Union has a long-standing commitment to Junior Achievement, but, as Shelley says, “We didn’t really have the educational materials targeted to middle school and high school students. We saw LifeSmarts as the perfect organization to help Western Union develop these materials and equip teens with fraud prevention skills.”

Shelley develops fraud prevention training for Western Union Agents and the general public on how to spot and avoid financial scams when

using money transfers. Phishing, online auction, and fake check scams continue to be some of the most commonly reported scams to the National Consumers League’s Fraud Center, and Shelley and the Agents at Western Union see these scams firsthand.

A typical scam works like this: a consumer will receive an email or letter announcing that they’ve won a lottery or inviting them to take advantage of a “unique mystery shopper” opportunity. In either case, the victim receives an official-looking check with instructions to deposit the check in their personal bank account and wire a portion of the funds back. The consumer does as he or she is told, expecting a big payday—but, without fail, soon learns that the check was phony and they

*Continued*



are on the hook with their bank for the entire sum they wired.

“Most of the scams out there today have been around for years and yet are still attracting victims. Teens are a perfect audience for fraud prevention education, since they are just starting to make their own financial decisions. With our help, they can learn to be aware of these pitfalls before they run into them,” says Shelley.

With teen financial literacy and fraud awareness as goals both organizations share, LifeSmarts and Western Union teamed up through an educational grant to create lessons that would go beyond simple memorization. “We wanted to do more than have teens be able to identify the different scams that are out there,” explains Shelley. “We wanted them to develop a clear understanding of how scams work, the red flags to watch out for, where they can report a potential fraud, and where they can get help if they are a victim.”

With these goals in mind, and armed with real fraudulent emails and letters that Shelley and her team have collected over the years, LifeSmarts built three new fraud-related lessons into the Consumer Advocacy Center in the online LifeSmarts U curriculum. The three lessons include: Awareness, where students learn to identify the warning signs of fraud and discuss how they attract victims; Analyze,



*Shelley, far right, with the California state LifeSmarts Champions at the 2011 National Championship in Hollywood.*

which has students learning to examine and deconstruct typical fraudulent schemes; and Action, where participants develop strategies to deflect fraud and learn which agencies can help if they or someone they know become victims of fraud.

While these interactive lessons were tailor-made for LifeSmarts participants, Shelley and NCL’s LifeSmarts staff were delighted to learn that the materials could find new life with other, unexpected audiences.

“Once we saw the great materials on LifeSmarts U, we realized we could easily incorporate them as additional training tools for our Western Union Agents to help them spot and prevent consumers who are about to become fraud victims,” she says.

Shelley has also used the LifeSmarts materials with another audience that would seemingly have little in common with teens: seniors. One of the new fraud lessons’ components is an interactive game called “Fact or Fake Out?,” where players are given information on fraud related scenarios and are tasked with determining whether what they’re reading is true or false.

Shelley often participates in educational outreach activities with senior consumers and has been able to see their response to the LifeSmarts Consumer Advocacy lessons. “Seeing teens and older consumers both engage with the material and have fun identifying ‘facts’ from ‘fake outs’ really shows that this content is ageless,” says Shelley. “No matter how old you are or how knowledgeable of a consumer, you can learn from these materials and have fun doing it.”

The LifeSmarts and Western Union materials developed incredible legs that surpassed all expectations—what began as lessons for teens ended up developing a global reach and working for age demographics across the board.

Shelley recommends other organizations work with LifeSmarts: “The project was a win for everyone [...] Working with LifeSmarts makes a lot of sense for businesses; investing in young consumers now means helping create the educated workforce and consumer base businesses will depend on in the future.”