TransUnion

Lesson Plan: Fraudsters are clever, but you're smarter

PSHE - KS4 – Fraud Education

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Lesson title: Fraudsters are clever, but you're smarter

Learning objectives

Overview of the lesson: Introduction to online fraud and different types of fraud that teenagers may be susceptible to. Should a teenager realise they are a victim of fraud, they know what to do and to how to help protect themselves.

FRAUD EDUCATION

This is the lesson plan for teaching students about fraud. It has everything you need and is supported by the Transunion Fraud Education Handbook for Teachers and the Transunion Fraud Education Handbook for Students.

Learning outcomes

Students can identify different fraud types and understand the warning signs

Students know how to help protect their personal information online

Students know what to do if they become a victim of fraud

Recognise that anybody can be a target

Materials

The Transunion Fraud Education Handbook for Teachers has all the information required for delivering a lesson.

The Transunion Fraud Education Handbook for Students which includes the checklists for protecting personal information and the organisations that can help, should you be a victim of fraud.

The PowerPoint presentation for the lesson

Pens and paper / whiteboard

Action plan which is found in both versions of The Transunion Fraud Education Handbook for Teachers and Students

Quiz

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Lesson plan – 30 min lesson – part one

Part one: What is fraud?

Type: Class discussion. Timings 10 mins.

- Group conversation about fraud.
- Pose questions to the students to ascertain if they can define fraud, resources different types of fraud, or know somebody who has been a victim of fraud.
- Discuss the consequences of committing fraud, because it's a crime that can be punished

Part two: Case studies: Meeting people online; Buying things from marketplaces; Money mules

Type: Small group work or pairs. Timings 20 mins.

- Split the class into small groups and give them a case study to read and answer questions. Ask each group to discuss and then to present back a summary of their discussions or something that resonated with them.
- The purpose of each case study is to share a story about a young person who has been victim of fraud and to identify the warning signs, the emotional impact and what could have been done to better protect the individual's data and who could have helped them.
- The stories demonstrate that a fraudster could be anybody, that there are different types of fraudsters and that there is help available to support victims.

The task:

Read each case study which comprises of the victim and fraudsters profiles, the story and questions.

Answer the questions at the end of the story:

- What are the warning signs that something isn't right?
- What emotions did the victim feel?
- What things could the victim have done better to help protect themselves?
- Who could have helped them?

Ask the students to discuss their answers and prepare to present back to the class during the next lesson, giving a brief overview of the story and answers to the questions.

Answers for each of the case studies are in The Transunion Education Handbook for Teachers.

Lesson plan – 30 min lesson – part two

Part two: Case studies: Meeting people online; Buying things from marketplaces; Money mules

Type: Small group work or pairs. Timings 20 mins.

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- For each case study, one group presents back to the class summarizing the story and then answering: The task:

Answer the questions at the end of the story:

- What are the warning signs that something isn't right?
- What emotions did the victim feel?
- What things could the victim have done better to help protect themselves?
- Who could have helped them?

Answers for each of the case studies are in The Transunion Education Handbook for Teachers.

Part three: Support from organisations

Type: Listening exercise. Timings 5 mins.

- Reassure the students that they aren't alone and that it isn't personal.
- Explain students can help themselves by protecting their personal information online and that if they are unsure remember STOP. Slow it down, Think it through, Overcheck, Pass it by someone they can trust.
- Share a list of organisations who can help victims of fraud.

Refer to the Student handbook on page 17 for a list of organisations and what you can expect them to do to help victims of fraud and page xx for tips on protecting personal information online

Part four: Action plan

Type: Individual work. Timings 5 mins.

- Purpose is to complete an action plan which the students have should they realise they are a victim of fraud.
- The actions taken are unique to each student and is designed to help them specifically

The action plan is also in The Transunion's Fraud Education Handbook for Teacher on page 24and in the student's handbook, on page 19

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Lesson plan – 50 min lesson – 1 full lesson

Part one: What is fraud?

Type: Class discussion. Timings 10 mins.

- Group conversation about fraud.
- Pose questions to the students to ascertain if they can define fraud, resources different types of fraud, or know somebody who has been a victim of fraud.
- Discuss the consequences of committing fraud, because it's a crime that can be punished

Part two: Case studies: Meeting people online; Buying things from marketplaces; Money mules

Type: Small group work or pairs. Timings 25 mins.

- Split the class into small groups and give them a case study to read and answer questions. Ask each group to discuss and then to present back a summary of their discussions or something that resonated with them.
- The purpose of each case study is to share a story about a young person who has been victim of fraud and to identify the warning signs, the emotional impact and what could have been done to better protect the individual's data and who could have helped them.
- The stories demonstrate that a fraudster could be anybody, that there are different types of fraudsters and that there is help available to support victims.

The task:

Read each case study which comprises of the victim and fraudsters profiles, the story and questions.

Answer the questions at the end of the story:

- What are the warning signs that something isn't right?
- What emotions did the victim feel?
- What things could the victim have done better to help protect themselves?
- Who could have helped them?

Ask the students to discuss their answers and ask one of them to present back to the class, giving a brief overview of the story and answers to the questions.

Answers for each of the case studies are in The Transunion Education Handbook for Teachers.

Part three: Support from organisations

Type: Listening exercise. Timings 5 mins.

- Discuss with the class the different type of organisations who can help victims of fraud.

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- Reassure the students that they aren't alone and that it isn't personal.
- Explain students can help themselves by protecting their personal information online and that if they are unsure remember STOP. Slow it down, Think it through, Overcheck, Pass it by someone they can trust.

Refer to the Student handbook on page 24 for a list of organisations and what you can expect them to do to help victims of fraud and page 20 for tips on protecting personal information online

Part four: Action plan

Type: Individual work. Timings 5 mins.

- Purpose is to complete an action plan which the students have should they realise they are a victim of fraud.
- The actions taken are unique to each student and is designed to help them specifically

The action plan is also in The Transunion's Fraud Education Handbook for Teacher on page 24and in the student's handbook, on page 19

Part five: Quiz

Type: Group work. Timings 5 mins.

- Test the students knowledge with the quiz about scams and the signs to look for.
- Answers to the quiz can be found in the quiz itself

End of the lesson.

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Lesson plan – 100 min lesson – 2 full lessons

Part one: What is fraud?

Type: Class discussion. Timings 10 mins.

- Group conversation about fraud.
- Pose questions to the students to ascertain if they can define fraud, resources different types of fraud, or know somebody who has been a victim of fraud.
- Talk about the different types of fraud young people are most susceptible to.

Part two: Case studies: Meeting people online; Buying things from marketplaces; Money mules

Type: Small group work or pairs. Timings 40 mins.

- Split the class into small groups and give them a case study to read and answer questions. Ask each group to discuss and then to present back a summary of their discussions or something that resonated with them.
- The purpose of each case study is to share a story about a young person who has been victim of fraud and to identify the warning signs, the emotional impact and what could have been done to better protect the individual's data and who could have helped them.
- The stories demonstrate that a fraudster could be anybody, that there are different types of fraudsters and that there is help available to support victims.

The task:

Read each case study which comprises of the victim and fraudsters profiles, the story and questions.

Answer the questions at the end of the story:

- What are the warning signs that something isn't right?
- What emotions did the victim feel?
- What things could the victim have done better to help protect themselves?
- Who could have helped them?

Ask the students to discuss their answers and ask one of them to present back to the class, giving a brief overview of the story and answers to the questions.

Answers for each of the case studies are in The Transunion Education Handbook for Teachers.

End of lesson 1. Part three begins lesson 2

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Part three: Lesson two recap What is fraud?

Type: Class discussion. Timings 5 mins.

- Reminder of what is fraud? Who could be a victim of fraud

Part four: Case studies: Meeting people online; Buying things from marketplaces; Money mules

Type: Small group work or pairs. Timings 15 mins.

- Continue with the feedback from groups, covering each case study. Split the class into small groups and give them a case study to read and answer questions.
- Present an overview of the case study and then summarise the discussions and answers to the questions posed: What are the warning signs that something isn't right?
  - What were the warning signs?
  - What emotions did the victim feel?
  - What things could the victim have done better to help protect themselves?
  - Who could have helped them?

Ask the students to discuss their answers and ask one of them to present back to the class, giving a brief overview of the story and answers to the questions.

Answers for each of the case studies are in The Transunion Education Handbook for Teachers.

Part five: What is fraud?

Type: Class discussion. Timings 10 mins.

- Discuss the consequences of committing fraud, because it's a crime that can be punished
- Play the video 'I thought I got away with it' to demonstrate to students that there are real life consequences to committing fraud.

Part six: Support from organisations

Type: Listening exercise. Timings 10 mins.

- Discuss with the class the different type of organisations who can help victims of fraud.
- Reassure the students that they aren't alone and that it isn't personal.
- Explain students can help themselves by protecting their personal information online and that if they are unsure remember STOP. Slow it down, Think it through, Overcheck, Pass it by someone they can trust.

Refer to the Student handbook on page 17 for a list of organisations and what you can expect them to do to help victims of fraud and page xx for tips on protecting your personal information online

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Part seven: Action plan

Type: Individual work. Timings 10 mins.

- Purpose is to complete an action plan which the students have should they realise they are a victim of fraud.
- The actions taken are unique to each student and is designed to help them specifically

The action plan is also in The Transunion's Fraud Education Handbook for Teacher on page 24 and in the students handbook, on page 19

End of the lesson.

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Lesson plan – 150 min lesson – 3 full lessons

Part one: What is fraud?

Type: Class discussion. Timings 10 mins.

- Group conversation about fraud.
- Pose questions to the students to ascertain if they can define fraud, different types of fraud, or know somebody who has been a victim of fraud.

Part two: Case studies: Meeting people online; Buying things from marketplaces; Money mules

Type: Small group work or pairs. Timings 40 mins.

- Split the class into small groups and give them a case study to read and answer questions. Ask each group to discuss and then to present back a summary of their discussions or something that resonated with them.
- The purpose of each case study is to share a story about a young person who has been victim of fraud and to identify the warning signs, the emotional impact and what could have been done to better protect the individual's data and who could have helped them.
- The stories demonstrate that a fraudster could be anybody, that there are different types of fraudsters and that there is help available to support victims.

The task:

Read each case study which comprises of the victim and fraudsters profiles, the story and questions.

Answer the questions at the end of the story:

- What are the warning signs that something isn't right?
- What emotions did the victim feel?
- What things could the victim have done better to help protect themselves?
- Who could have helped them?

Ask the students to discuss their answers and ask one of them to present back to the class, giving a brief overview of the story and answers to the questions.

Answers for each of the case studies are in The Transunion Education Handbook for Teachers.

End of lesson 1. Part three begins lesson 2

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Part three: Lesson one recap

Type: Class discussion. Timings 5 mins.

- Recap: Reminder of what is fraud? And who could be a victim of fraud?
- Discuss the consequences of committing fraud, because it's a crime that can be punished

Part four: Case studies: Meeting people online; Buying things from marketplaces; Money mules

Type: Small group work or pairs. Timings 25 mins.

- Continue with the feedback from groups, covering each case study. Split the class into small groups and give them a case study to read and answer questions.
- Present an overview of the case study and then summarise the discussions and answers to the questions posed: What are the warning signs that something isn't right?
  - What were the warning signs?
  - What emotions did the victim feel?
  - What things could the victim have done better to help protect themselves?
  - Who could have helped them?

Ask the students to discuss their answers and ask one of them to present back to the class, giving a brief overview of the story and answers to the questions.

Answers for each of the case studies are in The Transunion Education Handbook for Teachers.

Part five: Quiz

Type: Group work. Timings 10 mins.

- Test the students knowledge with the quiz

Answers to the quiz can be found within the quiz itsel. Part six: What is fraud?

Type: Class discussion. Timings 10 mins.

- Discuss the consequences of committing fraud, because it's a crime that can be punished

End of lesson 2. Part six begins lesson 3

Part seven: Lesson two recap

Type: Class discussion. Timings 5 mins.

- Recap: what have I learnt that I can pass onto a friend? What surprised me?

Part eight: Support from organisations

Type: Listening exercise. Timings 15 mins.

- Discuss with the class the different type of organisations who can help victims of fraud.

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- Reassure the students that they aren't alone and that it isn't personal.
- Explain students can help themselves by protecting their personal information online and that if they are unsure remember STOP. Slow it down, Think it through, Overcheck, Pass it by someone they can trust.

Refer to the Student handbook on page 24 for a list of organisations and what you can expect them to do to help victims of fraud and page 20 for tips about protecting their personal information.

Part nine: Action plan

Type: Individual work. Timings 20 mins.

- Purpose is to complete an action plan which the students have should they realise they are a victim of fraud.
- The actions taken are unique to each student and is designed to help them specifically

The action plan is also in The Transunion's Fraud Education Handbook for Teacher on page 24 and in the students handbook, on page 19

End of lesson.

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