

Fraud in the Workplace

Key Stage 5

Lesson 1



QUALITY
ASSURED
RESOURCE
PSHE ASSOCIATION

Ground Rules

- Everyone has the right to be heard and respected
- We will use language that won't offend or upset other people
- We will use the correct terms, and if we don't know them, we'll ask the teacher
- We will comment on what was said, not the person who said it
- We won't share our own, or our friends', personal experiences
- We won't put anyone on the spot, and we have the right to pass
- We won't judge or make assumptions about anyone

Baseline: Mind Map

- What is fraud?
- What examples of fraud might happen at work?
- How might workplaces protect themselves from fraud?
- What should someone do if they think they have experienced fraud at work?





Learning Objective and Outcomes

To learn about cyber security and fraud risks in the workplace.

We will be able to:

- explain the risks of application fraud for individuals and workplaces
- identify common workplace scams and security systems in place to protect against them
- evaluate real-world responses to social engineering techniques

What is Fraud?

Wrongful or criminal deception intended to result in financial or personal gain.

- According to the latest crime figures in England and Wales, fraud now accounts for 45% of all crime¹.
- There were over 220,000 fraud-risk cases reported to the Cifas National Fraud Database in the first half of 2026².
- Half of 18–24-year-olds have been targeted in an impersonation scam³.
- Half of those targeted went on to provide personal information or send money³.

¹ <https://www.gov.uk/government/speeches/fraud-strategy-launch>

² <https://www.fraudscape.co.uk>

³ <https://www.ukfinance.org.uk/news-and-insight/press-release/gen-z-more-likely-be-tricked-criminals-and-fall-impersonation-scams>

Applying for Work

Read the case file and identify:

- The Facts: What type of fraud was committed?
- Motivations: Why did Jesse do what they did?
- Consequences: What are, and what might be, the consequences for Jesse?
- The Impact: What might be the short-term and long-term impacts of what Jesse did?
- Effects: Are there any effects on others? (e.g. the workplace, the applicants)?

Resource 1: Case File

Jesse's Perspective

I saw a job advertised to become an apprentice accountant. I really liked the idea of working in a big financial firm, and there were lots of work benefits, like getting an experienced mentor. The pay and holiday allowance were also much better than I expected!

I was excited and told all my friends I was applying for it, but when I read the small print, I had to have grade 7 or above in Maths GCSE, have passed at least five other subjects, and have work experience in either retail or finance. I got a 5 in Maths, and I haven't had any work experience like that. I really wanted to, but when my school did work experience, I ended up at a nursery looking after little kids, and I've only had a paper round since then.

I didn't want to miss the opportunity, so I edited some details into my CV and application form that weren't totally true. I said I got grade 8 in Maths – I mean, no one really checks, do they? And I said I'd worked in a shop in town, I put my friend's date in down as a reference in case they phoned, and we agreed what they'd say. My mum works in a shop, so I know what it's like. I just haven't actually done it myself.

It just wouldn't be fair for me to miss out on this opportunity because of a few minor details, I'm sure anything I don't know I can pick up when I get there!

Employer's Perspective

When we got the application through, we were really impressed. This was someone who had clearly worked hard at school, both in their academic studies and in gaining valuable work experience for a role like this one we were offering. It's a highly competitive apprenticeship – there are lots of young people who want the opportunity to start a career in finance and to work for such a trusted company with global brand recognition. We try to give the apprenticeships to young people who really stand out, and who need that extra support to start their career.

But as soon as Jesse started, something wasn't right. The mentor I assigned to support Jesse raised concerns about Jesse not knowing how to speak to clients, especially on the phone, and sometimes being very shy or unhelpful. Jesse also seemed to struggle with some quite basic calculations using percentages to work out interest. This led to major errors on our clients' accounts, and we had to apologise to people who have trusted us for years.

Jesse is expected to carry on learning while on the job and is completing online courses. I decided to look up the exam results they've been getting so far, and those suggest we have a big problem. I think the learning and the job role are too complex for Jesse.

I'm so disappointed that we've wasted this apprenticeship and can't help thinking of all those who missed out on the role. I can't work out where we went wrong – but I have a meeting booked in with Jesse tomorrow, so we can discuss what's happened.

Applying for Work



FACTS:

This is application fraud: lying about work experience, grades and using a fake reference.

MOTIVATIONS:

Jesse wanted the job, pay and holiday. They told everyone they'd applied, so maybe felt extra pressure to get the job.

CONSEQUENCES:

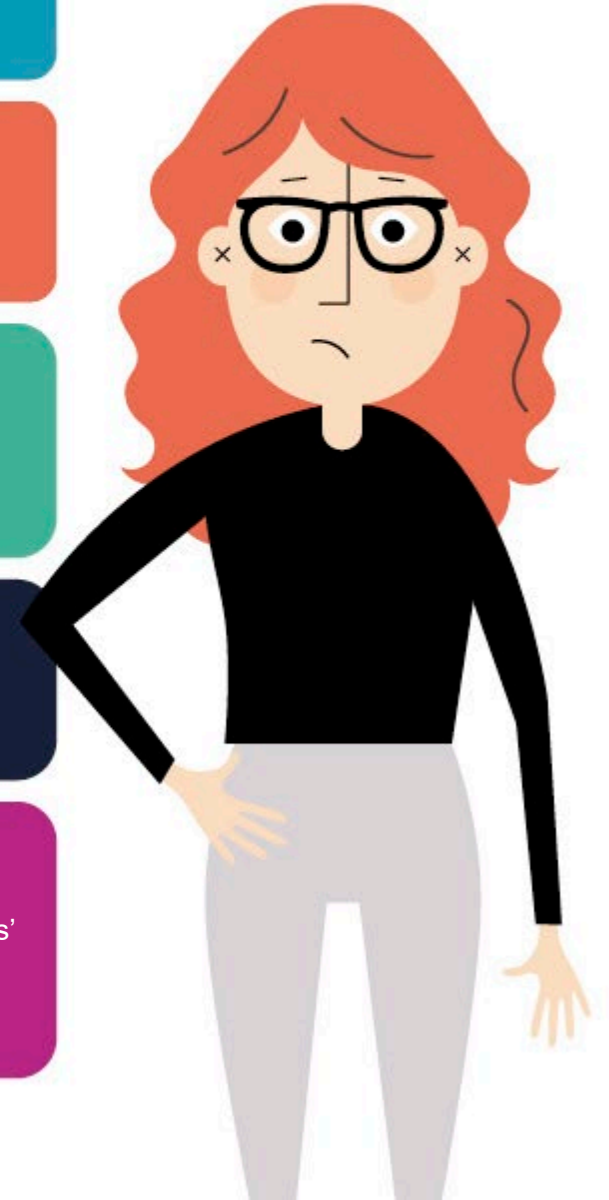
Jesse can't keep up with work demands or the online courses. They'll struggle to complete the apprenticeship or might be sacked, which could affect their self-esteem and future chances.

IMPACTS:

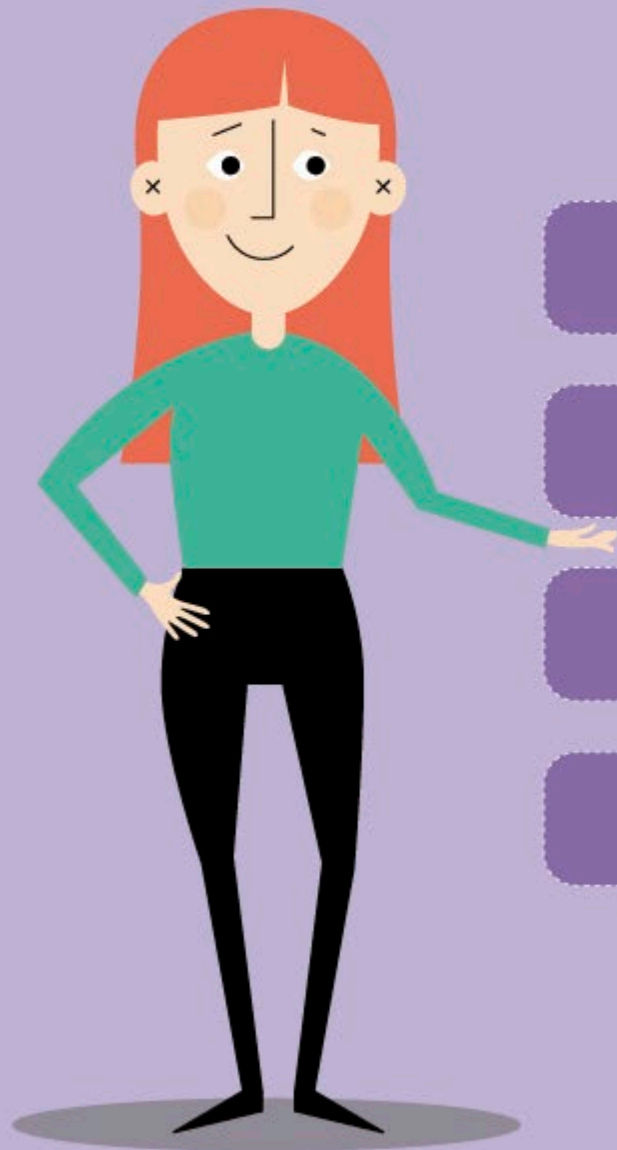
Application fraud might be reported, leading to a criminal record. This can affect future job and mortgage applications.

EFFECTS:

Worry and work for the mentor, boss and other colleagues. The clients' money mismanaged, which affects the company's reputation. Other more suitable applicants missed out on the apprenticeship.



Types of Workplace Fraud



Vishing

An attempt to gain personal information using email communications

Smishing

An attempt to gain personal information over the phone

Phishing

Software which is specifically designed to disrupt or damage a computer system

Malware

An attempt to gain personal information using text messages

Workplace Fraud

Read the problem pages and consider: What should someone do if they think they might have been targeted by fraud at work?

Think about:

- Who could they tell?
- What could they say?
- Why is it important?

Resource 2: Problem Pages



Dear Daphne

Phishing fraud: I'm in so much trouble!

I started a new job about four months ago. Yesterday, I got an email from my boss telling me to pay some money to one of our supplier's new bank accounts. I'm supposed to double check new payments, but in the email my boss sounded angry. He said it was me holding up this important payment and that I needed to hurry up and act immediately.

The email sounded official and serious, so I made the payment to the new bank account without double checking with anyone else on the team. When I spoke to a colleague later, they looked really confused and said there was no email from the boss, as he was out of the office all week.

I'm worried I'll lose my job if I tell anyone what happened.

Please help, Josh

Malware: What do I do?

My laptop at home is old, but I use it for everything – banking, shopping, streaming, working from home, and work emails.

My friend at work keeps telling me I need to update my anti-virus software, which ran out ages ago. But I knew the free update would take ages to download, so kept putting it off.

Then, I got this weird message on my computer claiming to be from the police. It said that I had illegally downloaded something and that access to my computer was now locked until I paid a fee. I panicked and called my work friend, who said it sounded like a Ransomware virus. They are used to commit fraud, by getting people to pay to get their computer access back. I really need to use my computer for work this week, but I don't have the cash to pay up.

What do I do now? Malakai

Vishing attack: This is a nightmare...

I was in a rush trying to finish my work for the day when I got a phone call. The person on the phone said they were from the finance department. I didn't recognise their name, but I don't know everyone yet.

They told me they were checking everyone's details on file, and I wouldn't get paid until they'd confirmed it with me, so I needed to give them my information quickly. They asked for my date of birth, my address, my full name, bank account and sort code, and even my debit card PIN number. I thought it was weird that they needed my PIN, but they said it was regular procedure and they needed to know before 5pm.

The next day, my account was missing some money, and when I called the finance department, they didn't know what I was talking about. I feel so embarrassed.

What's going to happen now? Seema

Smishing scam: I feel tricked!

I work part-time at a theatre, welcoming guests, showing them to their seats, checking tickets. I like it because lots of other young people work there too and we all get along well and have a laugh.

I got a text messages from one of the other people on the team saying they were organising a work social. It said to click on a link to fill in a calendar for what dates and times I was free. I was excited about hanging out with everyone, so clicked on the link quickly. But it took me to a weird page that had nothing to do with booking dates.

Now I keep getting random phone calls and messages all through the day and night from numbers I don't recognise... did that link steal my details? Did my friend trick me?

I don't know what to think, Becky

Worried about fraud?

www.reportfraud.police.uk: reporting fraud when it happens
www.victimsupport.org.uk: supporting victims of crime through next steps
www.takefive-stopfraud.org.uk: raising awareness of how to prevent fraud

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Workplace Fraud

Tell someone at work straight away.

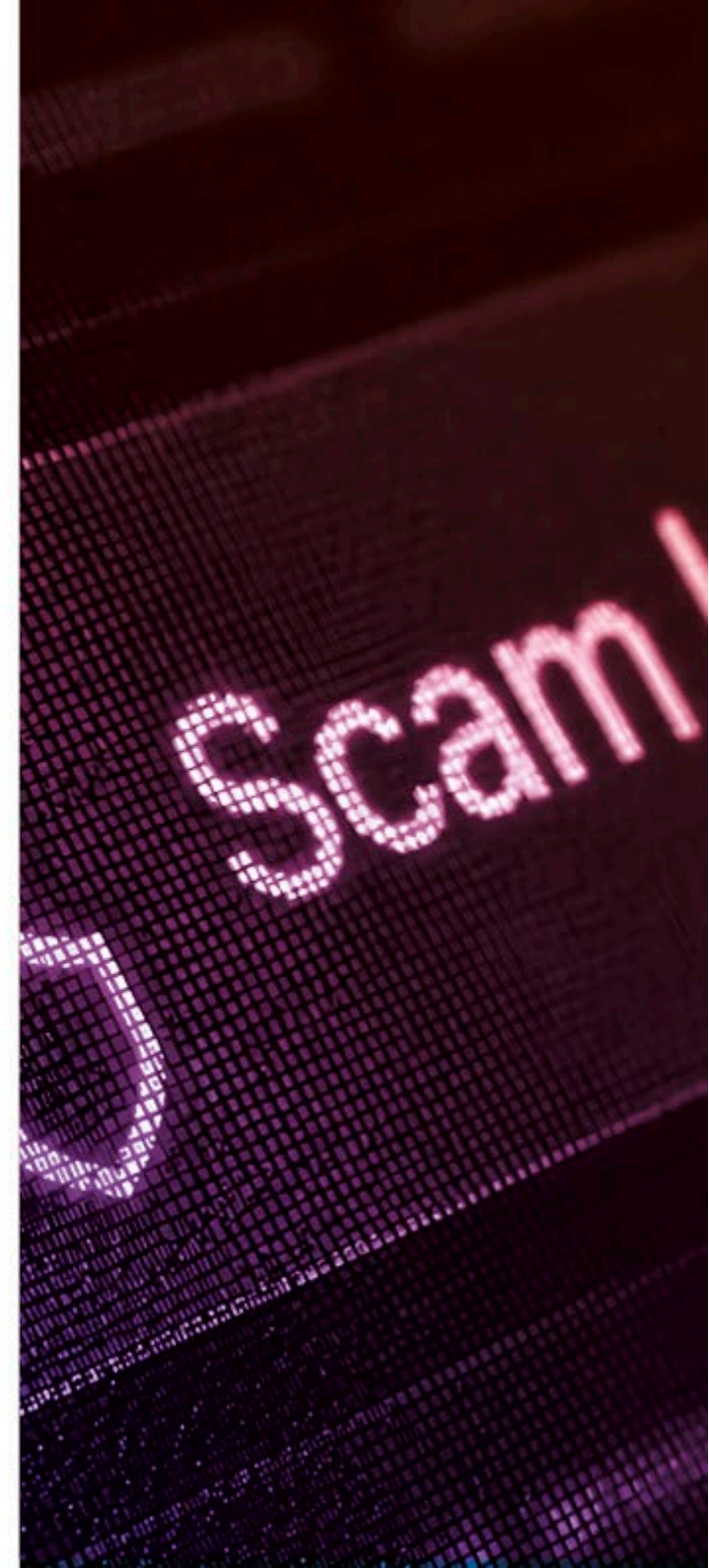
This might be a line manager, cyber security team, or senior leadership.

Use phrases like:

- “I got a strange email/message earlier...”
- “I’m worried I’ve been targeted by a fraud attack...”
- “I’ve clicked a link I shouldn’t have...”
- “Has anyone else had an unusual email?”

Even if it feels worrying, the sooner the workplace knows, the less damage can be done by the fraud attack.

Everyone needs to be alert to the risk.



Protecting Workplaces

HUMAN SOLUTIONS

- Regular cyber security training to help workers spot possible fraud attempts
- Having more than one person responsible for approving payments so that multiple checks are made
- Creating a work culture of honesty, scrutiny and accountability



TECHNOLOGICAL SOLUTIONS

- Restricting access to work accounts outside of work hours or on personal devices
- Using two factor authentication to log in to work systems
- Investing in technology that can scan for cyberattacks or malware





Protecting Workplaces

Thinking about our characters, choose one and write a paragraph advising them:

What should they do now?

Who could they tell?

What might help them or their workplace in the future?

What should they do differently next time?

Signposting Support

If you are worried about fraud or want to find out more, you can speak to:

- a parent/carer or other trusted adult outside of school
- a tutor, pastoral lead or other trusted staff member in school

And/or visit:

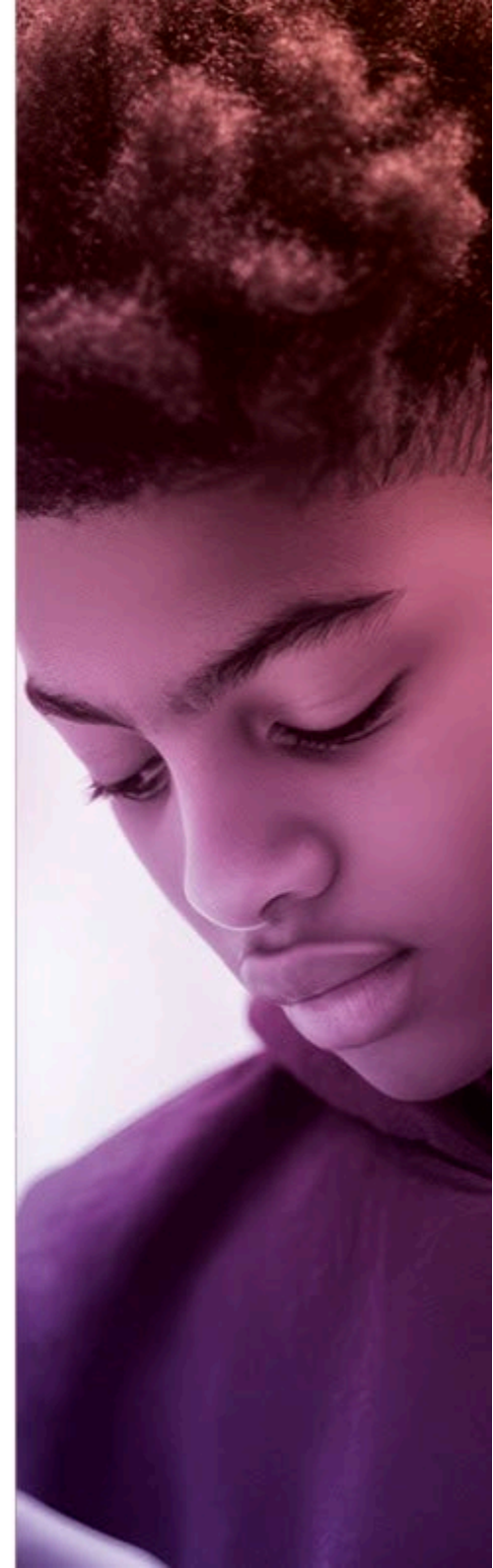
Cifas: www.cifas.org.uk/youngpeople

Report Fraud: www.reportfraud.police.uk

UK Finance – Take 5 to Stop Fraud:

www.takefive-stopfraud.org.uk

If fraud occurs at work, tell the employer immediately.



Endpoint: Mind Map

What new learning can you add, or what might you want to change about your first answers?

- What is fraud?
- What examples of fraud might happen at work?
- How might workplaces protect themselves from fraud?
- What should someone do if they think they have experienced fraud at work?



Personal Reflection

What do you think is the most important thing you've learnt today for your future in the workplace?



Extension Activity

Can you suggest any other solutions that workplaces could introduce to protect against fraud in the future?

Think about:

- human solutions
- technological solutions

Explain what your solutions are, and why these would be helpful.

