
Understanding Fraud

Key Stage 3 | Lesson 1





Resources Required

Box or envelope for questions

Resource 1:

Why is it fraud? (one row per group)

Resource 2:

Fraud case studies (one per pair)

Key Words

Fraud

Scam

Target

Perpetrator

Consequences

Crime

Context

This is the first in a series of two key stage 3 lessons developed by Cifas, the UK's leading fraud prevention service. This series also has lessons designed to extend learning at key stages 4 and 5, along with a lesson for students with SEND. The lessons teach young people to protect themselves from fraud through building awareness of how to identify fraud and protect personal data online. This first lesson introduces the concept of fraud and some of the potential consequences of becoming a target or a perpetrator of fraudulent crime.

Learning Objective

To learn about different types of fraud, their consequences and strategies people can use to protect themselves or seek support.

Learning Outcomes

Students will be able to:

- identify what fraud is and different types of fraud
- describe common scams and how to recognise them
- explain the consequences of fraud for the target and the perpetrator

Climate for Learning

Refer to the Teacher guidance before teaching this lesson. This includes information about establishing a safe learning environment, such as setting out ground rules and language sensitivities. It also supports teacher subject knowledge about types of fraud and consequences of fraudulent behaviour.

Lesson Summary

Activity	Description	Timing Total: 60 mins
Baseline Assessment	Students complete a mind map to demonstrate what they already know about fraud, examples of fraud and consequences.	10 mins
Introduction	Introduce ground rules, learning objective and outcomes. Share a definition of fraud.	5 mins
Why is it Fraud?	In groups, students identify why various cards show examples of fraud.	10 mins
Case Studies	Read case studies that show two examples of fraud, including the experiences of the perpetrators and the targets.	15 mins
Understanding Consequences	Students consider a range of consequences of committing fraud.	5 mins
Signposting Support	Make sure students are aware of where they can seek further information and support, including how to report fraud.	5 mins
Endpoint Assessment and Personal Reflection	Students revisit their mind map from the start of the lesson to demonstrate their progress. They also respond to a personal reflection question.	10 mins

Baseline Assessment



Slide 2

Introduction



Slides 3-5

Baseline Assessment Activity

Ask students to write the word 'fraud' in the middle of their page and mind map what they know, understand, think or believe about fraud. As this is a baseline assessment activity, mind maps should be completed individually without discussion. Show [slide 2](#), which has some prompts to support students.

Feedback some initial ideas in class discussion and write these on the board to refer to throughout the lesson. Explain to students that they will return to their mind maps at the end of the lesson.

Introduction

Revisit ground rules and explain the lesson objective and outcomes. Let students know they can use the question box to add a question, with or without their name, during the lesson. Share the definition of fraud on [slide 5](#): 'Wrongful or criminal deception intended to result in financial or personal gain.'

Ensure students understand the words 'deception' and 'financial' and share one or two examples of activities that might be considered fraud, to support their understanding. For example, tricking someone into sharing their personal information, then using this personal information to apply for a credit card.

Core Activity



Slide 6

Why is it Fraud?

Arrange the class into small groups and give each group one row of cards from [Resource 1: Why is it fraud?](#) (there can be a repeat of rows given out). Ask students to identify why each card is an example of fraud – deciding what the deception and the potential gain are (financial or personal).

Show [slide 6](#), which has all the cards from [Resource 1: Why is it fraud?](#) and take feedback about a selection of cards, ensuring each group gives feedback.

For example:

'Taking out a mobile phone contract with insurance that replaces the phone if it is stolen and then reporting the phone missing when it's not'.

The deception is claiming the phone is missing when it's not and the potential gain is a new phone.

'Illegally downloading or streaming music and TV programmes'.

The deception is accessing the streaming services without the required account and the potential gain is access to these services without paying for them.

'Using someone else's details to apply for a loan or credit card'.

The deception is using someone else's details, without their knowledge, to gain money.

Emphasise that these examples of fraud are illegal and can impact people beyond the target. For example, insurance can cost more for everyone, as the insurance company passes on the cost of fraudulent claims to other customers.



Support:

Ask students to focus on identifying what the deception is for each of their cards.



Challenge:

Ask students to identify which cards they think are the most serious examples of fraud and discuss their reasons – these could be linked to how sensitive they think the deception is or how big the potential gain is.

Core Activity



Slides 7 and 8

Case Studies

Give students [Resource 2: Fraud case studies](#). There are two case studies available, and each case study has a Part A and a Part B. Decide whether to use one case study with the whole class, to divide the class in half to focus on a separate case study each, or (if time allows) for the whole group to consider both.

Read Part A of the case study, then ask students to discuss (or write) responses to the questions about their character shown on [slide 7](#).

Once students have reflected on the actions taken in Part A, ask them to read part B and to discuss (or write) responses to the questions on [slide 8](#).

Explain that in both scenarios, Mustafa and Jessica have been the target of Robert and Ashley's fraudulent actions.

Core Activity



Slides 9 and 10

Understanding Consequences

Explain there are lots of possible consequences of committing fraud. Ask small groups of students to list as many different consequences as they can for someone who has committed fraud. What do they think might happen to each of the characters?

During feedback, ensure the following consequences have been considered:

- *There might be a police investigation, and they might get a criminal record*
- *They have to pay back the money that was gained through fraud*
- *Their online seller's account would be shut down*
- *They will not be able to take out a loan or credit card from a bank*
- *Banks, the police and anti-fraud agencies keep their details*
- *They might go to prison (this can be for up to 14 years if caught money laundering)*
- *It will be difficult to get a mobile phone contract*
- *It will be difficult to get a mortgage for a house*
- *They might find it harder to get a job*



Support:

Give students a list of consequences (as above), which they could highlight or annotate to demonstrate what they think might happen to Robert and/or Ashley.



Challenge:

Once students have a comprehensive list of consequences for the individual perpetrator, ask them to consider the impact of these consequences on the whole of society.

For example: Police time and taxpayers' money is spent tracking down the perpetrator, and costs for goods and insurance increase as the cost of these thefts is passed on to consumers.

Signposting Support



Slide 11

Signposting Support



Slides 12 and 13

Extension Activity

Slide 14

Signposting Support

If someone is worried about fraud or wants to find out more, explain where they can seek further support.

They 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:

- Report Fraud: www.reportfraud.police.uk
- Childline: www.childline.org.uk | 0800 1111

Endpoint Assessment and Reflection

Ask students to revisit their mind map and, using a different colour pen, add new learning based on today's lesson. Remind them that learning focused on identifying what fraud is, recognising different types of fraud and common scams, and the consequences of fraud for the target and the perpetrator.

Personal reflection:

Ask students to think about one thing they will do differently to help protect themselves from fraud and write it in their book.

These could begin:

- From now on, I will try to...
- I will always try not to...I should always / regularly / often...
- Today's lesson has made me realise that...

As this is a personal reflection, students do not need to share their responses with the class.

Extension Activity

Ask students to create a leaflet giving advice to young people their age about how to protect themselves from fraud, including how to increase their own personal security and how and where to seek advice about fraud protection.

Direct students to the following websites to support their research:

- www.takefive-stopfraud.org.uk
- www.stopthinkfraud.campaign.gov.uk
- www.reportfraud.police.uk