

Understanding Fraud

Key Stage 3 | Lesson 1



QUALITY
ASSURED
RESOURCE
PSHE ASSOCIATION

Baseline: Mind Map

Think about:

- Words associated with fraud
- Examples of fraud
- Common scams and how to recognise them
- Consequences of fraud for a target and perpetrator



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



Learning Objective and Outcomes

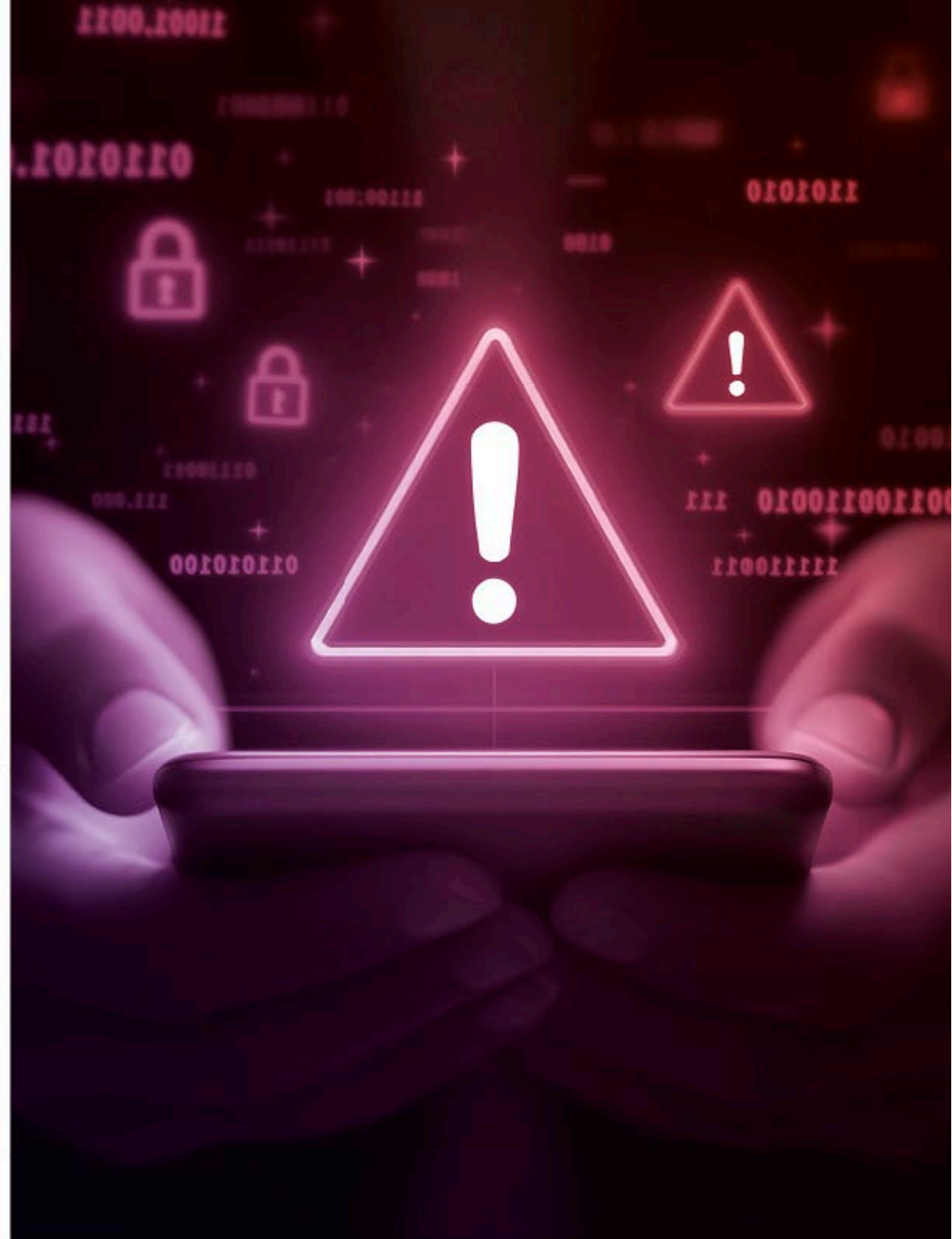
To learn about different types of fraud, their consequences and strategies people can use to protect themselves or seek support.

We 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

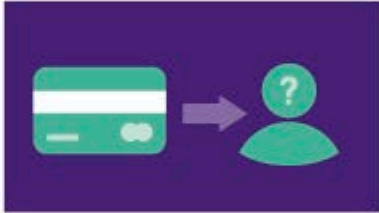
Keyword: Fraud

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



What is Fraud?

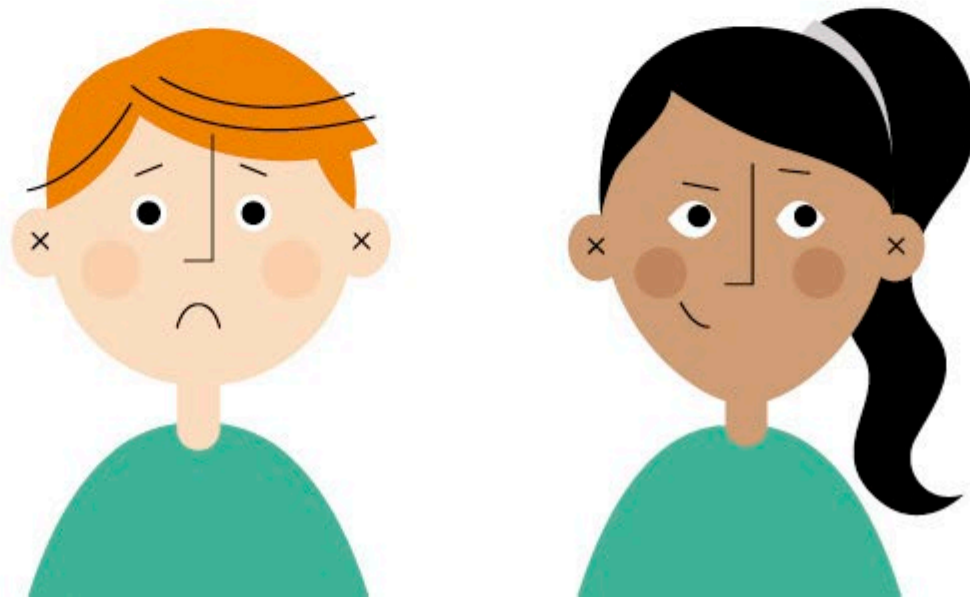
Resource 1: Why is it Fraud?

ROW 1	 Allowing criminals to transfer money through your account	 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	 Lying about your grades in a job application	 Using a parent's bank account details to pay for an upgrade in a game without their knowledge
ROW 2	 Illegally downloading or streaming music and TV programmes	 Hacking someone's computer to find out their personal information	 Selling your credit card details to someone you don't know	 Breaking your phone and then taking out insurance and claiming you broke it afterwards
ROW 3	 Lying about the quality of a product you are selling online	 Buying clothes online and claiming they never arrived even though they did	 Collecting money for a fake charity	 Using someone else's details to apply for a loan or credit card

Case Studies

Read part A of the case study then discuss these questions:

1. What has Robert / Ashley done?
2. Why did Robert / Ashley do this?
3. What advice would you give to Robert / Ashley?
4. Was it acceptable for Robert / Ashley to do this? Why? Why not?
5. What could happen to Robert / Ashley next?

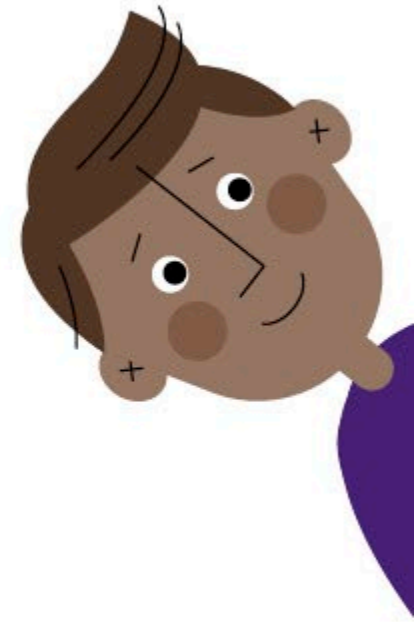


Case Studies

Now read part B of the case study and discuss the questions linked to your character.

Mustafa

1. What has happened to Mustafa and how do you think he is feeling?
2. What advice would you give to Mustafa?
3. What could Mustafa do next?



Jessica

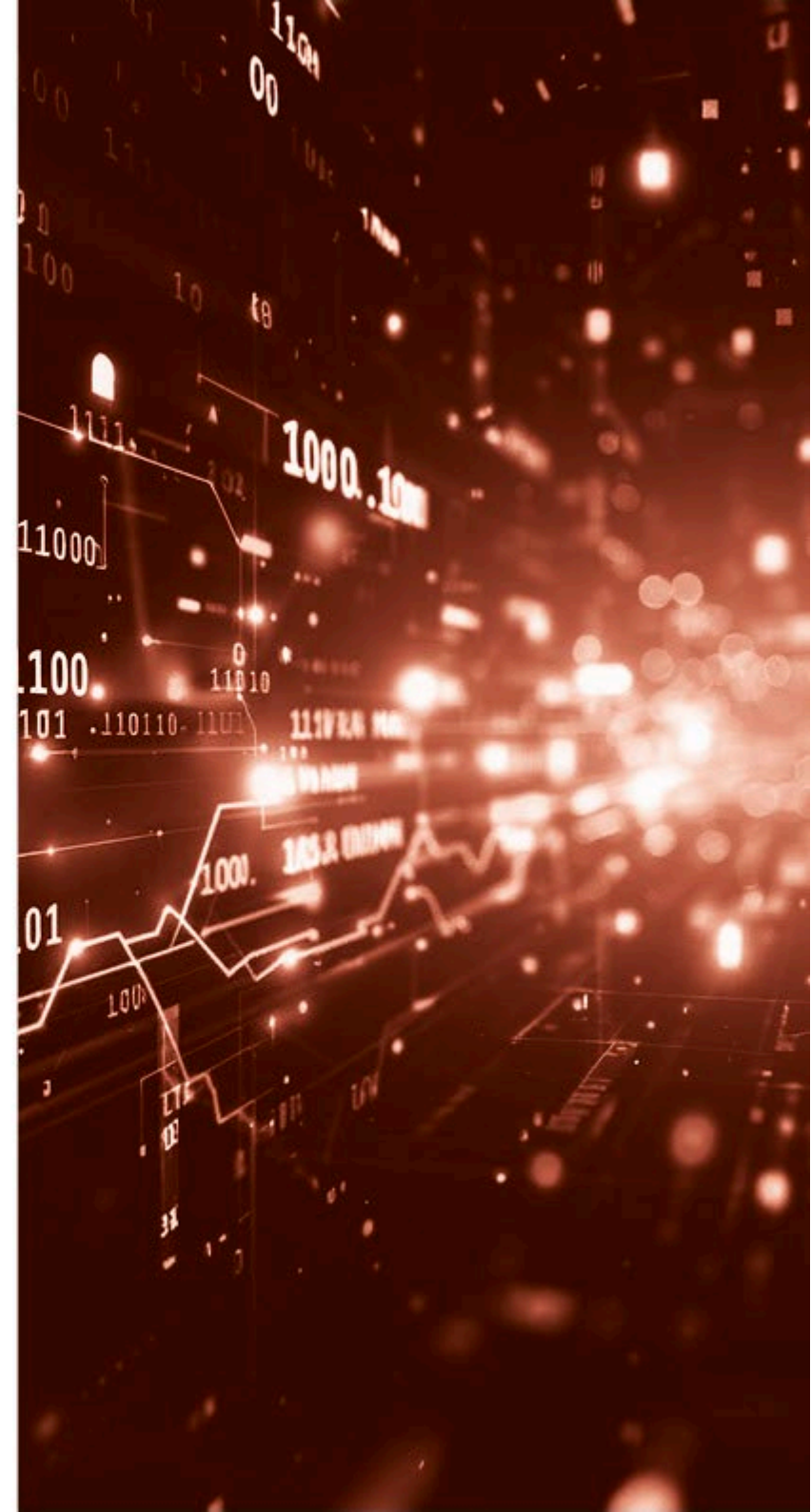
1. What has happened to Jessica and how do you think she is feeling?
2. What advice would you give to Jessica?
3. How might this experience continue to affect Jessica in the future?



Understanding Consequences

List as many different consequences as you can for someone who has committed fraud.

What might happen to each of the characters?



What Consequences did you Discuss?

- There might be a police investigation
- 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 get a criminal record
- They might go to prison for up to 14 years
- 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



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:

Report Fraud: www.reportfraud.police.uk

Childline: www.childline.org.uk | 0800 1111



Endpoint: Mind Map

Revisit your mind map and, using a different colour pen, add new learning from today's lesson.

- Can you give any other examples of fraud?
- Can you explain more ways to recognise common scams?
- Are you able to add more consequences for targets or perpetrators of fraud?



Personal Reflection

Think about one thing you will do differently to help protect yourself from fraud and write it in your 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...



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

