

Resource 2: Fraud Case Study 2

Part A

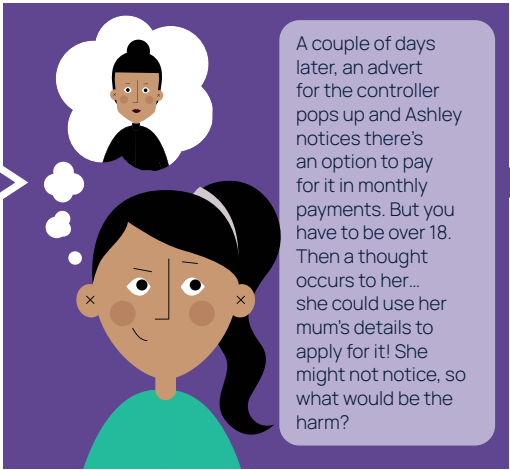
Ashley and her friends love gaming and have been chatting loads recently about a game they're all enjoying. A couple of her friends have a new controller for their console and love it – they say it makes the game much better to play.



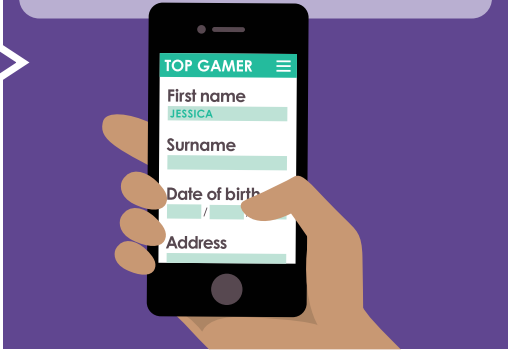
Ashley searches for the controller online and thinks it looks amazing. But it's really expensive and she knows she can't afford it with her pocket money.



A couple of days later, an advert for the controller pops up and Ashley notices there's an option to pay for it in monthly payments. But you have to be over 18. Then a thought occurs to her... she could use her mum's details to apply for it! She might not notice, so what would be the harm?



Ashley clicks on the advert and completes an online application form using her mum's name, date of birth and other personal details.





What has Ashley done?

Why did Ashley do this?

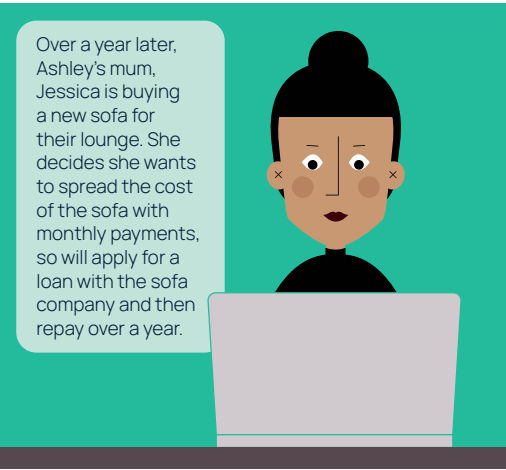
What advice would you give Ashley?

Was it acceptable for Ashley to do this?

What should happen to Ashley next?

Part B

Over a year later, Ashley's mum, Jessica is buying a new sofa for their lounge. She decides she wants to spread the cost of the sofa with monthly payments, so will apply for a loan with the sofa company and then repay over a year.



She writes her application and waits to find out when her credit will arrive. However, Jessica receives a letter telling her that her request for credit has been declined as she has been judged to be "unreliable" and "too high risk".



Jessica is shocked. She has never avoided or missed a bill payment in her life. She can't understand why the company are treating her this way. She is embarrassed and angry, and also doesn't know how else she is going to pay for the sofa she's ordered.



When she goes online to check her credit rating, Jessica discovers that she has a fraud marker appearing against her details and mounting debts against a purchase loan over a year ago that she never repaid. She can't remember ever applying for a payment plan!



Interest (TOP GAMER)	£20	-£1,250.00
Interest (TOP GAMER)	£22	-£1,272.00
Interest (TOP GAMER)	£25	-£1,297.00
Interest (TOP GAMER)	£29	-£1,326.00
Interest (TOP GAMER)	£34	-£1,360.00
Interest (TOP GAMER)	£40	-£1,400.00
Interest (TOP GAMER)	£50	-£1,450.00



What has happened to Jessica?

How do you think Jessica is feeling?

What advice would you give to Jessica about what to do next?

How might this experience continue to effect Jessica in the future?