



LESSON ONE

UNDERSTANDING FRAUD

Key Stage 03

CONTEXT

This is the first in a series of two lessons developed by Cifas, the UK's leading fraud prevention agency. These key stage 3 lessons also have corresponding lessons designed to extend learning at key stage 4. The lessons aim to empower young people to protect themselves from fraud through building awareness of how to identify fraud and how to protect personal data online. This first lesson introduces the concept of fraud and some of the potential consequences of becoming a victim or a perpetrator of fraudulent crime.

The lesson plan is based on a one hour lesson. The timings given are the minimum time required to deliver the activities. Whilst it is always important for PSHE education lessons to be pacy, it is equally important to meet the needs of your students. More may be gained from spending longer on an in depth exploration of an activity that has fired up discussion and imagination, so long as you are comfortable leading the discussion and feel students are progressing towards the lesson objectives. When this is the case, it may be more appropriate for your group to extend the lesson plan across two lessons.

Neither this, nor any of the other lessons, is designed to be taught in isolation, but should always form part of a planned, developmental PSHE education programme.

Resources required



Key words



Learning objectives

- We are learning about different types of fraud and their consequences
- We are learning how to protect ourselves from fraud and how to seek help if we are concerned about someone becoming a victim of fraud

Intended learning outcomes

- I can identify what fraud is and describe different types of fraud
- I can describe common 'scams' and how to recognise them
- I can identify the vulnerability factors that increase the risk of becoming a victim of fraud and describe ways that someone can reduce these risks
- I can explain the consequences of fraud for the victim and the perpetrator

Climate for learning

- Establish or reinforce existing ground rules. Add or emphasise any ground rules that are especially relevant to this lesson. Local and national support groups or helplines should be signposted.
- Invite students to write down any questions they have anonymously at any time, and collect them using an anonymous question box or envelope, which should be accessible both in and after every lesson. To ensure that students do not feel self-conscious about being seen to be writing a question, you can ask all students to write something: either a question or 'no question' if taking anonymous questions during the lesson. You may wish to set aside some time at the end of each lesson for this.

Baseline assessment/reconnecting activity

BASELINE ASSESSMENT ACTIVITY



Ask students to write the word 'fraud' in the middle of their page and to mind-map what they already know, understand, think or believe about fraud on an A4 sheet or in their exercise books. As this is a baseline assessment activity, mind-maps should be completed individually and in silence. Teachers may want to prompt responses by recommending that students write down:

- Words associated with fraud
- Examples of fraudulent activities

It may be helpful to take some initial ideas in class discussion after students have had adequate time to complete their mind-maps individually, and to 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 but until this time it is important that they avoid adding or changing anything they have written.

INTRODUCTION

Revisit ground rules and remind students of the importance of keeping personal stories private. Explain that today the class will be thinking about what we mean by fraud, how a person can protect themselves from fraud and what the potential consequences are of committing fraudulent activity. Teachers should share a definition of fraud at this point in the lesson:

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

This definition may need some discussion to support key stage 3 students in their understanding, for example ensuring they are clear about the words 'deception' and 'financial', and taking one or two examples of activities that might be considered fraud. Be aware not to spend too much time on this part of the discussion as the next activity introduces different types of fraudulent actions.

Core activities

IS IT FRAUD? CARD SORT



Students should work in pairs to sort the examples written on cards (**Resource 1**) along a continuum ranging from 'Serious Crime' to 'Small Lie'.

Once the activity is complete, encourage students to share their views and opinions through class discussion.

NB: If it is not recognised through the discussion, it is important to emphasise that all of these actions are examples of fraud and carry serious consequences.

For those students who may need support:

Rather than using a continuum, ask students to organise the cards into two piles; those they think are a crime and those that they think are not a crime. You may also choose to include a 'not sure' pile.

For those students who may need further challenge:

Ask students to explain what they think the difference is between committing a serious crime and telling a small lie, using their examples on the continuum to explain their view.

Core activities (cont.)

CASE STUDY



Provide students with **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 present one case study to 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 case studies.

Once students have finished reading Part A of the case study, ask them to pause and discuss (or write) responses to the questions below:

CASE STUDY 1 (PART A)	CASE STUDY 2 (PART A)
What has Robert done?	What has Ashley done?
Why did Robert do this?	Why did Ashley do this?
What advice would you give to Robert?	What advice would you give to Ashley?
Was it acceptable for Robert to do this? Why? Why not?	Was it acceptable for Ashley to do this? Why? Why not?
What should happen to Robert next?	What should happen to Ashley next?

Once students have had time to reflect on the actions taken in Part A, explain they will now be reflecting on another scenario and to read Part B.

Ask students to discuss (or write) responses to the following questions:

CASE STUDY 1 (PART B)	CASE STUDY 2 (PART B)
What has happened to Mustafa and how do you think he is feeling?	What has happened to Jessica and how do you think she is feeling?
What advice would you give to Mustafa?	What advice would you give to Jessica?
What should Mustafa do next?	How might this experience continue to affect Jessica in the future?

Return to the questions from Part A, and explain to students that in both scenarios, Mustafa and Jessica have been the target of Robert and Ashley's fraudulent actions. Ask students if they have any different opinions about their answers to Part A now that they have heard how their actions have affected the characters in Part B.

Core activities (cont.)

UNDERSTANDING CONSEQUENCES



Explain to the class that there are lots of possible consequences of committing fraud. Ask them to work in groups of three or four 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 will be a police investigation
- They have to pay back the money that was gained through fraud
- Their online sellers 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 will get a criminal record
- They might go to prison for up to 10 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

For those students who may need support:

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

For those students who may need further 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:

Individual: The person might get a criminal record

Social: Police time and taxes are spent tracking down the perpetrator

Plenary / Assessment *for and of* learning

REFLECTING ON TODAY'S LEARNING

Ask students to complete a pledge card of one thing they will do differently to help protect themselves from fraud. These could begin:

From now on, I will try to...

I have learnt never to...

I should always / regularly / often...

Today's lesson has made me realise that...



ASSESSING (DEMONSTRATING) PROGRESS

Return to the mind-map activity from the start of the lesson. Using a different colour pen, ask students to reflect on any ideas they might change from the beginning of the lesson to now, and to add any new ideas they have learnt about issues relating to fraud.



Extension activities / Home learning

EXTENSION ACTIVITY

Students should 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.

Teachers should direct students towards the following websites to conduct further research:

www.takefive-stopfraud.org.uk

www.cyberaware.gov.uk

www.actionfraud.police.uk

www.moneymules.co.uk