



Scam-a-rama (Protect Yourself from Being Scammed)

EPISODE #407

LESSON LEVEL

Grades 9-12

KEY TOPICS

- Identity theft
- Financial scams
- Protecting yourself and your business

LEARNING OBJECTIVES

1. Know what to do if you are scammed.
2. Learn how to recognize a scam before you become a victim.
3. Understand strategies for protecting yourself and your business in advance from being vulnerable to scams.
4. Learn financial terms.

EPISODE SYNOPSIS

Every day, people are scammed or cheated. It's a complicated world, and there are many ways you can be taken advantage of. Learn how to recognize a scam, and how to protect yourself from identity theft, pyramid schemes, and more.

NATIONAL STANDARDS CORRELATIONS

Aligned to *National Financial Literacy Standards* from the **JumpStart Coalition for Personal Financial Literacy**.

Financial Responsibility and Decision Making

Standard 1: Take responsibility for personal financial decisions.

Standard 4: Make financial decisions by systematically considering alternatives and consequences.

Standard 6: Control personal information.

Planning and Money Management

Standard 4: Apply consumer skills to purchase decisions.

Risk Management and Insurance

Standard 1: Identify common types of risks and basic risk management methods.

Aligned to *Voluntary National Content Standards in Economics* from the **Council for Economic Education**.

Standard 2: Decision Making

Standard 14: Entrepreneurship

Aligned to **Common Core State Standards Initiative's** standards for *Literacy in History/Social Studies, Science and Technical Subjects*.

Standard 1: Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

Standard 4: Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

Standard 7: Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

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LESSON PREP & SCREENING

Getting Started

Familiarize yourself with the episode ahead of time. It will serve as a springboard for student learning, discussions, vocabulary exploration, and hands-on activities. Determine what equipment is required to show the episode in your classroom and request it if needed. Choose an activity (each one takes between 45-60 minutes), and gather supplies. Students will need a pen or pencil and copies of the activity worksheets. Have fun!

Screening

Introduce the series and the episode. Explain that Biz Kid\$ is a public television series that teaches kids about money and business. Mention that the bizkids.com website has lots of video clips, games, a blog, and other resources to help kids start businesses and learn about money. Prior to playing the episode, lead your students in a discussion with the preview questions on this page.

About the Episode

Every day, people are scammed or cheated. It's a complicated world, and there are many ways you can be taken advantage of. Learn how to recognize a scam, and how to protect yourself from identity theft, pyramid schemes, and more.

Episode Preview Questions

Before you show this Biz Kid\$ episode, lead your students in a brief discussion of the following questions:

- Would you like to make some easy money?
- Does this sound familiar: "If you call right now, we'll double your offer...operators are standing by!" ?
- Did you ever receive e-mail from a stranger, open it, and find they were trying to scam you?

Next Steps

Show this episode. After the episode, read the Summary and Conclusion to the class.

Summary and Conclusion

It's a complicated world, and there are many ways we can be cheated or taken advantage of. Learn how to identify a scam or situation where someone is trying to take advantage of you. Practice strategies to protect yourself and your business from scams and identity theft.

Family Connection

Distribute a copy of the Family Activity Sheet to each student to share what they've learned with their families.



FAMILY ACTIVITY SHEET

Episode Synopsis

Every day, people are scammed or cheated. It's a complicated world, and there are many ways you can be taken advantage of. Learn how to recognize a scam, and how to protect yourself from identity theft, pyramid schemes, and more.

Activity Suggestions

Every year, thousands of people are the victims of scams which cause them to lose time and money. Your student has learned some of the warning signs of scams and identity theft. Ask your child to explain what they have learned, and how you can protect yourself and your business from being cheated. If you have ever been taken advantage of, share this with your child and let them know what you did to recover from it.

Together as a family, discuss the things you can do to protect your security when using computers or other electronic devices. Identity theft is a terrible crime that may take years to untangle. Reinforce the family rules about what NOT to tell strangers, in person or online, such as:

- * Date of birth
- * Social Security Number (SSN)
- * Bank account number
- * Passwords
- * Credit/debit card numbers

Remember: If an offer sounds too good to be true, it probably is. Don't be pressured, take your time and research anything that sounds suspicious. Use tools like the Better Business Bureau or Consumer Reports to check for company and product ratings and to search for consumer complaints.

Question and research everything. Could you be scammed by a program that says it will protect you from scams?



Activity #1:

BIZ TERM\$

WORKSHEET FOR STUDENTS

Biz Term\$

- Better Business Bureau (BBB)
- Door-to-door solicitation
- Extended warranty
- Federal Trade Commission (FTC)
- Identity theft
- Money transfer
- Personal information
- Pyramid scheme
- Swindle
- Termination fee

Directions

With students, read aloud the Biz Term\$ and each question. Call on volunteers for answers, and have them explain why they chose the term they believe to be correct.

Biz Term\$ Episode Review

1. To _____ someone is to cheat or scam them.
2. Your name, date of birth, and address are all items of _____.
3. To send money to someone else is a _____.
4. Going from house to house selling something is called _____.
5. Stealing your personal information is _____.
6. The _____ investigates customer complaints about local businesses.
7. Paying extra money to extend the time period of a contract is an _____.
8. A _____ is illegal.



CURRICULUM CONNECTIONS

Language Arts

- Have students construct sentences, write a paragraph, or create a story, skit, or dialog using Biz Term\$.
- Have students create a class Dictionary of Financial Terms using Biz Term\$.
- Have students start their own Journal of Personal Financial Education and continue to add to it.

History/Social Studies

- Research the history of the Better Business Bureau (BBB). Write a summary telling what information they provide and how they help protect consumers.

Mathematics

- If a local bank performs 1,000 transactions each day, and a scammer figures out how to keep one cent (\$.01) of each transaction for themselves, and they get away with this for one year (365 days), how much money have they stolen from the bank?

Economics

- Research the effect on the U.S. economy of financial fraud in one year. Use the internet or a library to get the facts. Can you suggest new or better solutions to the problem of scams, theft, and fraud?

Optional Vocabulary Extensions

Make Art!

Ask students to create personal illustrated glossaries using sketches or cartoons to visually represent the meaning of each Biz Term.

Make It Personal!

Provide students with dictionaries and ask students to re-write formal definitions for each Biz Term in their own words to demonstrate comprehension.



Activity #2:

BE SAFE FROM SCAMS

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 9-12

Learning Objective:

Learn how to recognize a scam before you become a victim.

Directions

Answer the following questions and you'll be better prepared to keep yourself safe from scams.

1. When you hear about something that sounds like a really good deal, maybe too good of a deal to be true, what are some ways that you can double check to see if it is a scam or not?

2. One of the clues to be aware of is when someone tries to pressure you to make a decision without having time to think it over or to double check the information. Are you able to resist this kind of pressure? What would you say to someone who is pressuring you?

3. Another clue that something is a scam is when people ask you to send money right away. Have you ever received an email or other message asking you to send money to someone you don't know? What did you do, or what would you do, in this situation?

4. Some scammers are getting smarter. Instead of sending a message from a stranger, they get the name of one of your friends or relatives and pretend to be that person, and to need your help right away. What would you do if you received a message like this from someone you know?

5. Can you think of other clues that will let you know that something is a scam?

Have students discuss these ideas and share their answers with the class.



Activity #3:

YOUR PLAN OF ACTION

WORKSHEET FOR STUDENTS

Lesson Level:

Grades 9-12

Learning Objective:

Know what to do if you are scammed.

Directions

Have you ever been scammed? If so, you know that it can be very distressing. Have a plan in place ahead of time so you will know what to do if you discover that you've been scammed.

1. Suppose someone else has made a copy of your driver's license and is using it for themselves. Take a look at the following steps, and place them in the order that you think makes the most sense in this situation, with #1 being the thing you would do first after being scammed, and #10 being the last.

- | | |
|--|---|
| _____ Call the police. | _____ Try to figure out who might have done this. |
| _____ Change the locks at home | _____ Tell my boss and co-workers. |
| _____ Change my passwords. | _____ Change my phone number. |
| _____ Contact my bank. | _____ Notify the Department of Motor Vehicles. |
| _____ Notify my relatives and friends. | _____ Set my social media accounts to private. |

2. What if someone has taken a lot of money out of your bank account. Would that change the order of the steps above? Why or why not?

3. Lets say your social media account is being controlled by someone else. Does that change the order you place the steps in? Why or why not?

4. Are there other steps you can think of that you might want to take after you've been scammed by someone?

Have students discuss these ideas and share their answers with the class.



BIZ TERMS DEFINITIONS

- *Better Business Bureau (BBB)*: A nationwide system of local organizations, supported by business, whose function is to receive and investigate customer complaints of dishonest or unsatisfactory business practices.
- *Door-to-door solicitation*: When a person goes from house to house selling a product or service.
- *Extended warranty*: A written guarantee that costs extra money to extend the time period that a product is covered for repair or replacement when problems occur.
- *Federal Trade Commission (FTC)*: A federal agency responsible for preventing false advertising, among other duties.
- *Identity theft*: Stealing and using the name and financial reputation of another person in order to get money or other benefits.
- *Money transfer*: Sending money to someone else, usually electronically such as a wire transfer.
- *Personal information*: Information about an individual that can be used to verify that they really are who they claim to be.
- *Pyramid scheme*: A fraud plan in which people are recruited to pay the person who recruited them, and then expect to receive payments from people they recruit.
- *Swindle*: To cheat or scam.
- *Termination fee*: A monetary fee charged for ending a contract early.



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