LESSON PLAN

How to Spot Scams

- IT'S A -
MONEY THING®

INCLUDED IN THIS PACKAGE

- **LESSON PLAN** *(2 pages)*
- **ACTIVITY** *(5 pages)*
- **QUIZ** *(1 page)*
- **ACTIVITY ANSWER KEY** *(3 pages)*
- **QUIZ ANSWER KEY** *(1 page)*

COLLECT FROM YOUR LIBRARY

- **VIDEO 31** *(How to Spot Scams)*
- **HANDOUT 31** *(How to Spot Scams)*
- **PRESENTATION 31** *(How to Spot Scams)*

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LESSON PLAN

How to Spot Scams

GRADES
7 to 12

TIME
45 minutes

OVERVIEW

With the rise of digital communication, scams have become more advanced, targeting people through emails, text messages and social media platforms. This lesson provides students with strategies to identify scam tactics, assess the authenticity of messages and take appropriate actions to protect themselves.

GOALS

- Help students identify different types of online scams and scam tactics
- Help students develop critical thinking skills to evaluate the legitimacy of messages

OBJECTIVES

- Identify red flags in emails, text messages and social media posts that signal scams
- Analyze message mock-ups to recognize common scam tactics such as phishing, urgency and impersonation
- Outline the steps to take when reporting a scam

ASSESSMENT

Use the activity in this lesson plan to assess students' grasp of the topic. An optional quiz is also provided (the quiz is not factored into the lesson's 45-minute runtime).

Did you know? *This lesson plan explores concepts from Standard 6 (Managing Risk) from the* ***Council for Economic Education's National Standards for Personal Financial Education.***

MATERIALS

- ☐ **VIDEO 31**—*How to Spot Scams*
- ☐ **HANDOUT 31**—*How to Spot Scams*
- ☐ **PRESENTATION 31**—*How to Spot Scams*
- ☐ **ACTIVITY**—*Scam Detective and Answer Key*
- ☐ **QUIZ**—*How to Spot Scams and Answer Key*

PREPARATION

- *Gather digital materials (video and presentation)*
- *Print* **HANDOUT 31** *for each student*
- *Prepare the* **ACTIVITY:** *Print and cut out at least one copy of each message mock-up (pages 2–5). Print a copy of the worksheet (page 1) for each group.*
- *Prepare a copy of the* **ACTIVITY** *for in-class display*
- *(Optional) Print* **QUIZ** *(How to Spot Scams) for each student*

LESSON PLAN

How to Spot Scams

TIMELINE

8 minutes	Brainstorm and show **VIDEO 31** *(How to Spot Scams)*
10 minutes	Go over **PRESENTATION 31**
25 minutes	Divide students into small groups and distribute the **ACTIVITY**; go over the correct answers together as a class
2 minutes	Distribute **HANDOUT 31**
(Optional)	Assessment: **QUIZ** *(How to Spot Scams)*

INSTRUCTIONS

1. Begin with a quick brainstorm and record a few ideas on the board. Ask students:
   - What do you think are the most common scams you see online or through messages?
2. Show **VIDEO 31**
3. Go over **PRESENTATION 31** to highlight and expand on scam types identified during the brainstorm
4. Distribute the **ACTIVITY**
   - Divide students into small groups
   - Evenly distribute the "evidence" (mock emails and text messages) among the groups
   - Instruct students to analyze their assigned evidence; ask them to identify the type of scam being used and any red flags that indicate it is a scam
   - Provide each group with a worksheet to record their findings
   - Allow groups 5–10 minutes to complete their worksheets
   - Bring the class back together and display each mock-up for everyone to view
   - Have each group present their findings
5. Wrap up by sharing the following:
   - If you receive a suspicious message, report it to the appropriate platform, notify any companies or individuals being impersonated and share the information with others to help them stay alert
6. Distribute **HANDOUT 31** for students to take home.
7. (Optional) Distribute **QUIZ** for individual assessment, or answer the questions together as a class; decide whether or not students can reference their notes/handouts during the quiz

NOTES

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ACTIVITY

How to Spot Scams

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SCAM DETECTIVE

Directions: Use the prompts below to investigate your assigned message(s). Be ready to share your findings with the class.

CASE FILE: SUSPICIOUS MESSAGES

EVIDENCE #:

MESSAGE DESCRIPTION:

SCAM TYPE:

- ☐ Unexpected Money
- ☐ Unexpected Winnings
- ☐ Buyer-Seller Fraud
- ☐ Fake Charities
- ☐ Dating Scheme
- ☐ Get-Rich-Quick Scheme
- ☐ Threats and Extortion
- ☐ Identity Theft/Phishing
- ☐ Other: _____

SCAM TACTICS/RED FLAGS:

RECOMMENDED ACTIONS:

What steps would you take to verify this message? Outline your actions.

ACTIVITY

How to Spot Scams

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SCAM DETECTIVE

Directions: Examine the evidence carefully and identify any scam tactics or red flags.

EVIDENCE # 1

Crypto_Coin41382_

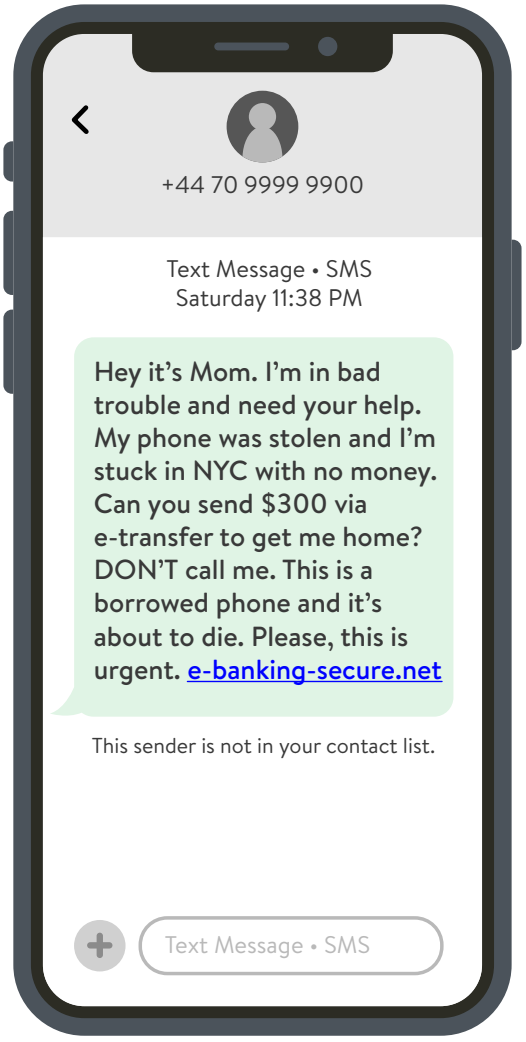
3,928 likes

Crypto_Coin41382_ Turn $500 into $5,000 in JUST 1 DAY! No experience necessary. Our proven investment strategy GUARANTEES RESULTS. Spots are limited, so act fast! DM me now to join the crypto family and make $$$$$

Comments (1)

4575_Brandon_8 I couldn't believe how quickly I saw results #MakingItRain

EVIDENCE # 2



ACTIVITY

How to Spot Scams

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SCAM DETECTIVE

Directions: Examine the evidence carefully and identify any scam tactics or red flags.

EVIDENCE # 3

Inbox

email

Royal Legal Group **ACTION REQUIRED Unclaimed Inheritance Funds**

to me from: Royal Legal Group <royallegalgroup@disposable-email.biz>
date: May 12, 02:32 AM

Dear Sir or Madam,

I am Barrister Samuel Okoro, representing the estate of the late Mr. Jonathan Barnes, a distant relative of yours who recently passed away. As the sole heir to his $5,200,000 estate, you are required to provide proof of identity and banking details for the transfer. Please respond urgently as delays may result in the forfeiture of your inheritance.

Reply with your full name, date of birth, and bank details to process the payment.

Yours sincerely,
Barrister Samuel Okoro

ACTIVITY

How to Spot Scams

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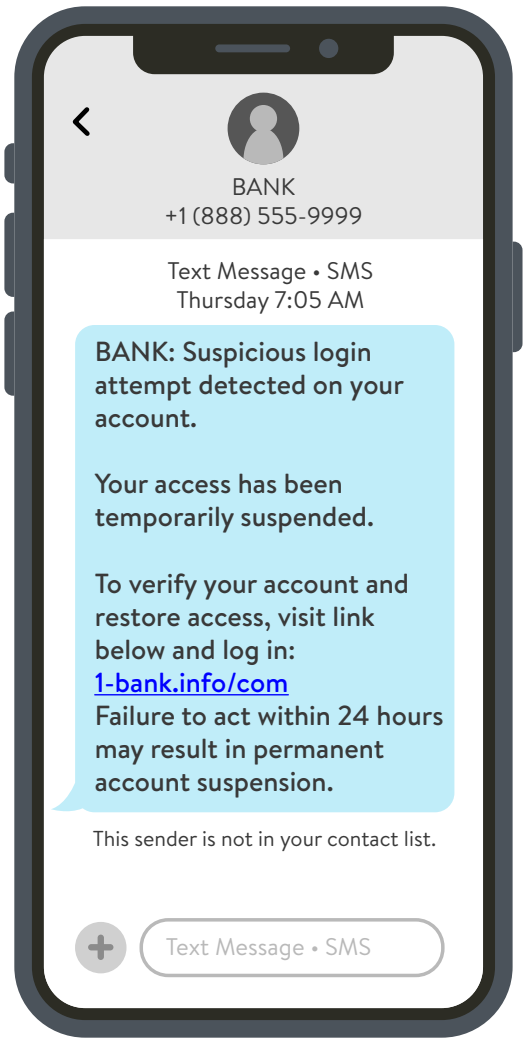
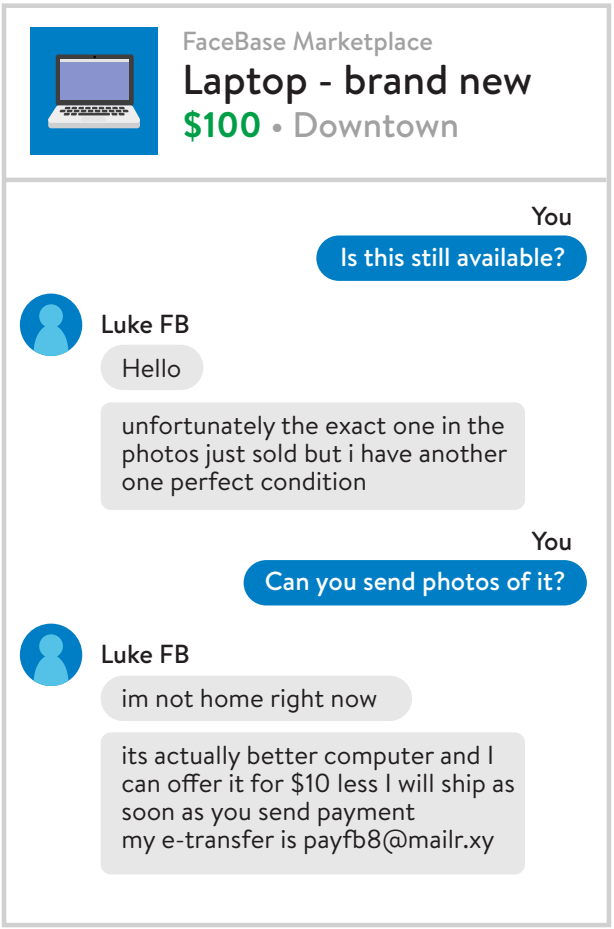
SCAM DETECTIVE

Directions: Examine the evidence carefully and identify any scam tactics or red flags.

EVIDENCE # 4



EVIDENCE # 5



ACTIVITY

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SCAM DETECTIVE

Directions: Examine the evidence carefully and identify any scam tactics or red flags.

EVIDENCE # 6

Inbox

email

Bill Gatez **Exciting Remote Job Opportunity!!!**

to me from: Bill Gatez <bgatez@rnicrosoft.com>
date: January 5, 08:25 PM

Dear Candidate,
We are thrilled to offer you an exclusive work-from-home opportunity. As a valued addition to our remote team, you will earn up to $2,000 weekly by performing simple administrative tasks.

To begin the onboarding process, please visit our secure portal:
http://careers.rnicrosoft-recruitment[.]com

Have your personal documents ready for direct deposit setup.
We look forward to welcoming you to our innovative and dynamic team.

Sincerely,
Recruitment Team

ATTACHMENT: Welcome! (scan-inspect.exe) 12.1MB

QUIZ

How to Spot Scams

NAME: _____

TOTAL */ 7 pts*

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer from the given options.

1. What is the best way to check if a link sent by email is safe?
   a. Click the link and take a screenshot
   b. Hover over the link to see the real website
   c. Copy and paste the link into your browser
   d. Open the link in private browsing mode

2. Which of the following is **not** typically a tactic used by scammers?
   a. Authority – Pretending to represent a respected organization
   b. Urgency – Making you feel like you have to act fast to avoid trouble
   c. Transparency – Offering clear information about terms and conditions
   d. All of the above

/2 pts

MATCHING

Directions: Match each scenario with the correct scam type. Write the letter of the scam type on the line next to the scenario.

A. Unexpected Winnings	B. Get-Rich-Quick Schemes	C. Threats and Extortion	D. Identity Theft/ Phishing

_____ 3. A caller claims to be the police and pressures you to pay a fine with gift cards

_____ 4. A social media post promises you'll double your money in 24 hours by buying into a cryptocurrency investment

_____ 5. You get a text from your bank asking to confirm your account number and password

_____ 6. You're told you've won a car but must pay delivery fees to receive it

_____ 7. A scammer claims they hacked your device and demands payment to keep your personal data private

/5 pt

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ACTIVITY ANSWER KEY

How to Spot Scams

SCAM DETECTIVE

Directions: Display each message mock-up for the class. Ask student groups to share the scam types, tactics and red flags they identified in their assigned message(s). As a class, discuss recommended actions for verifying and/or reporting suspicious messages.

EVIDENCE #	SCAM TYPES AND TACTICS
1	**Scam type** • Get-Rich-Quick Scheme **Tactics** • Seeking inexperienced targets • Urgency through a limited-time offer • Appealing to greed and the desire to be part of an exclusive community • Social proof (fake testimonial) **Red flags** • Fake or throwaway account • Promises of high returns with no risk • Lack of details about the investment • Manipulated engagement (unusually high number of likes with few comments)
2	**Scam type** • Identity Theft/Phishing **Tactics** • Pretending to be a trusted contact • Emotional manipulation • Urgency **Red flags** • Claims of an emergency without prior contact • Unusual phone number • Unusual request for money via e-transfer • Asking not to call or verify through usual communication methods

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EVIDENCE #	SCAM TYPES AND TACTICS
3	**Scam type** • Unexpected Money **Tactics** • Impersonation of authority (lawyer) • Appeal to greed • Urgency **Red flags** • Generic greeting and overly formal language • Urgent need to act quickly • Request for personal/banking information via email • Sender is using a fake email address
4	**Scam type** • Identity Theft/Phishing **Tactics** • Impersonating a financial institution • Urgency **Red flags** • URL that doesn't match the bank's official website • Threat of permanent suspension if no action is taken • Generic content (no name or account details)

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EVIDENCE #	SCAM TYPES AND TACTICS
5	**Scam type** • Buyer-Seller Fraud **Tactics** • Scarcity (claiming an item is unavailable) • Pressuring for immediate payment **Red flags** • Extremely discounted price • Refusal to send proof of the alternative item • Attempt to complete the transaction remotely using a suspicious payment link • Seller appears to be using a fake or throwaway account
6	**Scam type** • Identity Theft/Phishing **Tactics** • Impersonating a reputable company • Offering high pay for minimal work • Fake URL designed to look like the legitimate company ("rnicrosoft") **Red flags** • Unsolicited job offer without an application or interview • Generic greeting and lack of specific job details or recruiter contact information • Suspicious file attachment • Request for personal banking information

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QUIZ ANSWER KEY

How to Spot Scams

MULTIPLE CHOICE

Directions: CIRCLE the best possible answer from the given options.

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   a. Click the link and take a screenshot
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D 5. You get a text from your bank asking to confirm your account number and password

A 6. You're told you've won a car but must pay delivery fees to receive it

C 7. A scammer claims they hacked your device and demands payment to keep your personal data private

/5 pt