



ASSOCIATION FOR
CITIZENSHIP
TEACHING



Assemblies

Assembly 1: What is fraud?

This Citizenship assembly has been designed to raise awareness of fraud and the issues it causes in society. It showcases prominent scams, explores why and how young people are often targeted by fraudsters, and highlights how to spot and report fraud.

Delivery time: 15 minutes

Slide 1

Title slide. Welcome young people to the assembly and introduce yourself.

Slide 2

Begin the assembly with the definition of fraud. Ask for a show of hands to see if anyone thinks that they might have been targeted by fraudsters.

Slide 3

Literacy link – explain the key words ‘fraudster’, ‘fraudulent’ and ‘defraud’.

Slides 4 to 6

Discuss the importance of managing risk. Explain the three components of fraud – threat, risk and harm. Threat is the potential for a person or thing to cause damage, for example a romance fraudster looking out for their next target on a dating site. Risk is the likelihood of harm. Harm is the actual impact of the fraud; the damage caused.

We have the most control over risk. For example, in the case of romance fraud, by understanding and watching out for threats in online relationships, such as grooming, false identity or being asked for money, we can reduce our risk of harm.

Slide 7

Highlight four different examples of fraud in the news.

- **Parcel text fraud.** Scammers send text messages telling people they need to pay for a parcel redelivery, with a link to a website that looks similar to Royal Mail’s (and even includes links to its social media feeds). Once people have entered their bank details, the scammers attempt to take money out.

- **Cheque fraud.** Scammers ask young people to go and cash cheques in high street cash shops on the promise that the young person who takes the cheque into the shop can keep a percentage of the money. The cheques are forged, but the cash shop will only discover the scam when it takes the cheque to a bank. Often with these scams the young people entering the shops are arrested and the real scammers evade prosecution and get to keep the money.
- **Facebook Marketplace fraud.** Scammers advertised a VW van on Facebook Marketplace, giving a real address for buyers to collect the van. Several people turned up at the address to pick up the van, only to find the couple living there didn't even own one, and it was all a scam. The fraudsters using Facebook Marketplace had stolen all their money.
- **Covid-19 fraud.** Scammers posing as the NHS send text messages about Covid-19 vaccination with a link to a fake webpage with NHS branding, where people are asked to 'confirm ownership of their address' by providing bank details. Scammers claiming to be from the NHS are also phoning people, asking them to press a key to say they'd like to receive the vaccine and then asking for bank details as confirmation.

Slide 8

Talk about the news story on the slide. Why is what the fraudsters are doing so wrong?

To contribute to the young people's spiritual, moral, social and cultural (SMSC) learning and development, explain that as 'decent human beings' we have morals, recognise the difference between right and wrong, and are able to readily apply this understanding in our own lives. As citizens, we also have to understand the rule of law – we need to recognise legal boundaries and, in so doing, respect the civil and criminal law of England and Wales.

Slide 9

Explain that although young people are considered to be 'digital natives', there is growing evidence that they are most likely to become victims of scams. The common misconception is that most victims are elderly and vulnerable but in fact, according to the Crime Survey for England & Wales (CSEW), young people are more likely to be victims than those over 75.

Slide 10

Talk through the information on the slide and highlight why young people often trust scam messages. Explain that scammers are increasingly using social media and apps that young people enjoy using, such as Snapchat and WhatsApp. Young people might be less likely to check messages for spelling and grammar than older people, or to look at the language being used. Sometimes scammers deliberately word messages poorly, meaning that only those not checking thoroughly, so the more vulnerable, are pulled in. In some cases, scammers impersonate family members and friends to ask for money, or pretend to be trustworthy companies, encouraging young people to click on links (phishing). Young people might be asked to pay money into their account and get involved in money laundering or money mule networks. Regularly filling in details like email addresses and phone numbers online puts young people at increased risk of fraud.

Slide 11

Share these handy hints for spotting text scams.

Slide 12

Explain why it is important to report fraud. Refer to the work of Action Fraud and also remind the young people that they can forward scam texts to 7726. Suspicious emails can be reported by forwarding to: report@phishing.gov.uk

By providing information, they will be helping the police build a better intelligence picture and may prevent others from being defrauded. As British citizens we uphold certain values, such as rule of law and individual liberty. These are vital to our British way of life.

Slide 13

Any questions? Link to the people in school they could talk to, such as their tutor, their head of year or the safeguarding lead – if possible, name them directly. Remind the young people that any member of staff will listen and pass them on to the right person for help.

What might the young people ask?

What is cryptocurrency?

Cryptocurrency (crypto) is a digital currency designed to work as a medium of exchange through a computer network that is not reliant on any central authority, such as a government or bank, to uphold or maintain it. Cryptocurrency is not controlled by the government. Crypto only exists digitally – you cannot withdraw it from a bank machine like you would cash. Cryptocurrency systems are not governed by the same reimbursement rules, so if you lose money to a fraud in a crypto exchange you can't claim back from the bank.

What is Action Fraud? What does it do?

Action Fraud is the UK's national reporting centre for fraud and cyber crime, where you should make a report if you have been scammed, defrauded or experienced cyber crime in England, Wales or Northern Ireland. Action Fraud is run by the City of London Police working alongside the National Fraud Intelligence Bureau (NFIB). Fraud reporting is different to other crimes, so unless it is an emergency, you should report a fraud to Action Fraud and not to police via 999 or 101.

You can make a report to Action Fraud via the website (www.actionfraud.police.uk), or telephone an Action Fraud Advisor on 0300 123 2040. After a report has been made to Action Fraud, it will be sent for assessment by the NFIB. This assessment of fraud and cyber crime reports from across the UK helps to build a clear picture of where and how fraud and cyber crime are being committed. Experienced reviewers will assess the data contained in the crime reports to determine whether there is enough information to send to a police force. It is important to be aware that police forces cannot be compelled to accept a crime report sent to them by NFIB for investigation – they will review the report themselves and decide on their course of action.

What is a scam?

A scam is another name for fraud. It is criminal activity – a dishonest scheme, generally involving money and some sort of business transaction. Scams come in various forms, for example as a text or email stating that you could win a prize if you reveal your credit card details, or asking you to donate money to a charity that does not exist.

What is a digital native?

The term 'digital native' describes a person who has grown up in the information age –

often referred to as ‘Millennials, Generation Z, and Generation Alpha’. These individuals can consume digital information and stimuli quickly and comfortably through electronic devices and platforms such as computers, mobile phones, and social media.

What are virtual goods?

Virtual goods are non-physical objects and money purchased for use in online communities or online games.

What is a cash flip?

A ‘cash flip’ is when you turn a small amount into a larger amount with little or no work. This is a major incentive used to tempt people into scams.

What should I do if I am a victim of fraud?

Report it to Action Fraud to alert law enforcement and access victim support. Contact your bank so they can protect your account and stop suspicious transactions. You should also ask your bank if you are able to claim your money back.

What is the biggest type of fraud I should be aware of?

In the UK, the most popular scam is associated with stolen card information, for example stealing a card for use in a cash machine, using stolen details to apply for a mortgage under a different name, or selling details on the dark web. You must keep your bank cards safe and never share your details.

Responding to young people’s concerns about fraud

Some young people may feel overwhelmed and unsure about what to do next when they get caught up in fraud. They may worry that they will be in trouble with their parents or the police. If a young person approaches you with concerns, consider treating their disclosures as a safeguarding issue and follow your organisation’s procedures.

You can find information here to help you in your work with young people:

<https://www.actionfraud.police.uk/>

Assembly 2: How do we protect ourselves from fraudsters?

This Citizenship assembly focuses on identifying and protecting ourselves from scams. It signposts who can help if we find ourselves in the midst of a scam. Importantly, it explores how we can be perpetrators as well as targets (building on Assembly 1).

Delivery time: 15 minutes

Slide 1

Title slide. Welcome young people to the assembly and introduce yourself. This would be a useful point at which to check understanding of the term 'fraud'.

Slide 2

Introduce young people to Abeni. Emphasise that she is tech obsessed.

Slide 3

Read out the text message that Abeni received in a neutral tone, to prompt the young people to question its content without the suggestion that this is fraud.

Slide 4

Explain that after Abeni clicks on the link and enters her details, fraudsters use the information to make fraudulent purchases, effectively stealing from her bank account. The scammers are able to do this because Abeni entered details into a fake account they had set up.

Slide 5

Share with students the impact of fraud, including the key statistic that £2.46 billion was lost in 2021.

Slide 6

Share the alternative scenario with the students. What would happen if Abeni had reported the attempted fraud instead of acting on the text message? Action Fraud uses

reports of attempted fraud to take down fraudulent infrastructure like phone numbers and email addresses. As a result, other people are protected from the scammers. In addition, Action Fraud spots new scams as soon as they start to happen and patterns in different areas of the country. To report to Action Fraud use <https://www.actionfraud.police.uk/>. The text should also be forwarded on to 7726.

Slide 7

Introduce the next case study about Will, who is a gaming fan! Will gets a small amount of money each week from his parents, which he saves to buy new console games. He often feels like he is missing out on the newest game because it takes him a while to save. He'd love to get a job locally, but hasn't managed to find one that fits in with school, so his pocket money is important to him.

Slides 8 to 14

Share the rest of Will's story with the students. Remind them that money mules are often recruited by someone they don't know and are made an offer that is 'too good to resist'. Young people get involved in money mule networks in this way because they are enticed by the easy opportunity to make money. Social media is the most likely way for young people to become involved in money muling.

Slide 15

Explore the key point that Will has broken the law, as well as being targeted by the criminals. He has got involved in money muling by allowing this money to 'rest' in his account. He did not want to do this, but was enticed to do so by criminals. He didn't mean to commit a crime, but he has.

Slide 16

Reiterate that both Abeni and Will – in different ways – have been involved in fraud. The key question now is, who can help them?

Slide 17

Explain more about Action Fraud to the young people. This is a national service that helps victims of fraud. People are scammed, ripped off or conned every day and the team at Action Fraud works hard, with the help of victims who report fraud, to help the police to prosecute fraudsters. On a wider scale, Action Fraud collects details of new types of fraud, in order to raise awareness and share intelligence with the police and banks about the

latest scams that are happening. They don't share personal details when collating this information.

Action Fraud provides a central point of contact for information about fraud. Point out that Action Fraud should be the **first** organisation that victims of fraud, like Abeni, get in touch with. They will then take the case on for possible police investigation.

Slide 18

Explain the legal requirement for banks to take action on non-authorized transactions and fraud. They can help you by cancelling your card and blocking further transactions. It is not a legal requirement for them to refund a person's lost money, but many banks will voluntarily refund it. Again, Abeni's bank will have been able to help her.

Slide 19

The National Cyber Security Centre's website shares the latest advice and information on scams and cyber crime to help protect the general public.

Slide 20

Remind the young people that if someone asks them to do something illegal, like get involved in a money mule network, they should tell the police (or ask a trusted adult to tell the police). The police will always support them if they are being asked to commit a crime.

Slides 21 & 22

Use these slides to recap what happened to the young people in these stories and how they got help.

Slide 23

Any questions? Link to the people in school they could talk to such as their tutor, their head of year or the safeguarding lead – if possible, name them directly. Remind the young people that any member of staff will listen and pass them onto the right person for help.

What might the young people ask?

What else can I do?

Join the National Trading Standards initiative 'Friends Against Scams' and spread the word to others.

Is the internet safe?

Yes, but with care! The internet is a fantastic resource. Emails have made the world smaller

and communication faster. We can research better than ever. But as with everything, we need to make sure we are keeping ourselves safe when we use it. We can take lots of precautions like not revealing personal details online, using strong passwords and never visiting websites that seem unsafe.

Why do so many people become victims of fraud?

Fraudsters use events like the Covid-19 pandemic and the cost of living crisis to target people, and their scams can seem so authentic that people are tricked and lose money. Anyone can be a target for fraudsters, as the criminals are very manipulative and use sophisticated approaches to trap their victims. No one should feel ashamed of being a target and becoming a victim – it can happen to any of us. As mentioned in Assembly 1, the best thing we can do is focus on reducing the risk of becoming a victim of fraud.

What are money mules?

A money mule, sometimes called a ‘smurfer’, is a person who transfers money acquired illegally in person, through a courier service, or electronically, on behalf of others. Typically, the person involved in a money mule network is paid for their services with a small part of the money transferred.

What is money laundering?

Money laundering is the process of concealing the origin of money obtained from illegal activities such as drug trafficking, embezzlement or gambling. The person ‘launders’ or ‘cleans’ the money by moving it to legal sources, for example allowing it to rest in someone’s bank because they aren’t tied to the illegal source of the money.

What is financial exploitation?

Financial exploitation happens when someone is deceived or coerced into handing over monetary funds or assets. This could be through fraud, blackmail, accumulating debts or having property stolen. It can happen online, via email, by telephone, post or in person. Financial exploitation often involves grooming. This exploitation can have a huge effect on a person's quality of life.

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