



# What can we do about online fraud?

Lesson 3

**Key stage 3 (Year 9) scheme of work:  
Fraud is the biggest crime in society – what can we do about it?**

**Lesson 3 of 4:  
What can we do about online fraud?**

<p><b>Overview</b></p>	<p>In this lesson, students focus on how fraudsters use technology to commit fraud. The technology constantly changes, but the offence of fraud does not. They learn how to spot some of the signs of online fraud and explore the actions we can all take to protect ourselves from fraud and get help if we are targeted. They then develop their own golden rules for defeating online fraud. The lesson ties together prior learning and allows students opportunities to cascade their learning to others.</p>
<p><b>Citizenship skills and concepts</b></p>	<p>Risk, rule of law, rights and responsibilities, fairness, justice</p>
<p><b>Essential teaching guidance</b></p>	<p>Fraud can be a sensitive and controversial topic for discussion. It is essential that ground rules are agreed to create a safe learning environment prior to teaching. Students and teachers should all agree to make positive contributions, listen without interrupting, respect each other's views, and agree that it is OK to make mistakes as this is how we learn.</p> <p>The takeaway task for this lesson involves students carrying out independent research. You may wish to provide guidance on appropriate sources of information.</p> <p>If you are concerned by any comments or disclosures made by your students, please refer to your own school's safeguarding procedures or your SLT/designated safeguarding lead.</p> <p><b>Timings for each task are given as guidelines. Please use your professional judgement when deciding how to deliver the tasks, depending on time available and your students' needs.</b></p>
<p><b>Learning questions</b></p>	<ul style="list-style-type: none"> <li>● How do fraudsters use technology to commit fraud?</li> <li>● What are the signs of online fraud?</li> <li>● What support is available if you are targeted?</li> </ul>

<p><b>Lesson resources</b></p>	<p>Slide presentation for the lesson</p> <p>Worksheet: Fraud – find the answer! (for starter/entry task)</p> <p><i>From Lesson 1:</i></p> <ul style="list-style-type: none"> <li>● Glossary of key terms</li> <li>● Progress checker</li> <li>● A3 knowledge organisers on fraud and money laundering</li> </ul>
<p><b>Differentiation</b></p>	<p>Encourage students to use the glossary of key terms.</p> <p>Use dual coding throughout to support students.</p> <p>Guidance is provided on the structure of tasks and possible ways to modify them.</p>
<p><b>Assessment opportunities</b></p>	<p>Students check their starting point using the progress checker (ipsative progress grid) and look at what knowledge they need to acquire, annotating where needed to show progress.</p> <p>The starter/entry task provides opportunities for knowledge recall assessment.</p> <p>Students produce a mind map, with success criteria for self- and peer-assessment.</p> <p>Teacher assessment can be used for the golden rules to assess students' knowledge and understanding of fraud prevention.</p>

<p><b>Do now / starter / entry task</b></p> <p><i>(10 minutes)</i></p>	<p><b>Fraud recall</b></p> <p><i>Slides 2 to 4</i></p> <p>Give each student a copy of the worksheet 'Fraud – find the answer!'.</p> <p>The sheet includes ten questions linked to the two previous lessons. Students need to:</p> <ul style="list-style-type: none"> <li>● find a different classmate to tell them each answer</li> <li>● not answer the questions themselves</li> <li>● not ask you!</li> </ul> <p>Give them no longer than five minutes to complete the task, to allow time for quick recall.</p>
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	<p>Share the following answers with the students. How many did they get right? Which questions were hardest? Why?</p> <ol style="list-style-type: none"> <li>1. £2.46 billion</li> <li>2. Never</li> <li>3. Action Fraud</li> <li>4. Energy crisis, Covid, police call</li> <li>5. Shut your account, notify other money lenders, stop your credit, prevent you taking out contracts (e.g. mobile phone)</li> <li>6. Abuse of position</li> <li>7. Abuse of position, failure to disclose information, false representation</li> <li>8. Over 40%</li> <li>9. 14</li> <li>10. False representation</li> </ol> <p>Explain that in this lesson they're going to find out about one particular type of fraud – online fraud.</p>
<p><b>Task 1</b> <i>(5 minutes)</i></p>	<p><b>Takeaway task and checking progress</b></p> <p><i>Slides 5 &amp; 6</i></p> <p>Ask students to share their research about how banks deal with money laundering from the takeaway task for Lesson 2. Explore key findings whilst checking students' knowledge and understanding about money laundering.</p> <p>Ask students to look at their progress checker to see where their learning journey will take them today. Do they think they have made progress?</p>
<p><b>Task 2</b> <i>(10 minutes)</i></p>	<p><b>Technology – benefits and risks</b></p> <p><i>Slides 7 to 11</i></p> <p>Ask students to spend two minutes listing all the benefits of technology that they can think of (e.g. the convenience of online shopping, improved communication that allows for international business, quicker and safer banking, friendships).</p> <p>Then give them a strict three minutes to go and give an answer to a fellow student and get an answer from them. Swap to other partners and repeat. By the end of the five minutes, all students should have a list of benefits.</p> <p>Having thought about the benefits of using technology, discuss as</p>

	<p>a class the possible risks involved. Explain that as technology improves, fraudsters exploit it to commit frauds. Talk through the explanation of cyber crime and online fraud on slide 10 and discuss the common frauds that can take place online described on slide 11.</p>
<p><b>Task 3</b> <i>(15 minutes)</i></p>	<p><b>The signs of a scam</b></p> <p><i>Slides 12 to 15</i></p> <p>Show the students the email message on slide 12 and give them three minutes to pick out the telltale signs of a scam. They can do this individually, in pairs, or as a class discussion.</p> <p>Then show them slide 13, which highlights some of the points they could have noted about the email.</p> <p>Based on their learning from this and previous tasks, ask the students to create a mind map showing the top telltale signs to look out for in a phishing text or email.</p> <p>The success criteria are:</p> <ul style="list-style-type: none"> <li>• You identify the main signs of a scam.</li> <li>• You consider the signs that indicate a scam and are able to describe how scammers might use the information they are collecting.</li> </ul> <p>Print out slide 15 for students who require further support with creating a mind map.</p>
<p><b>Task 4</b> <i>(15 minutes)</i></p>	<p><b>Paul’s story – what can we do if we’re a victim of fraud?</b></p> <p><i>Slides 16 to 23</i></p> <p>As a class, read the story on slides 16 to 18 about Paul, who provided his password for a password scam.</p> <p>Ask the students to talk in pairs about what they think Paul should do.</p> <p>Then share the information on slides 19 to 22 about how the law, banks and other organisations can provide support to victims of fraud.</p> <p>Based on what they have found out in this lesson, ask the students to establish five golden rules for defeating online fraud.</p>

	They can do this as a group, in pairs or individually.
<p><b>Plenary / reflection</b></p> <p><i>(5 minutes)</i></p>	<p><i>Slides 24 &amp; 25</i></p> <p>Ask the students to discuss the statements on slides 24 and 25 based on what they have found out in this lesson. Where are they on the continuum?</p> <p>Encourage students to discuss counterpoints, as well as their own opinion.</p>
<p><b>Takeaway task</b></p>	<p><i>Slide 26</i></p> <p>Ask the students to find five strategies the UK government is investing in to tackle fraud in the UK.</p> <p>They should start at the National Crime Agency website: <a href="https://www.nationalcrimeagency.gov.uk/what-we-do/crime-threats/fraud-and-economic-crime">https://www.nationalcrimeagency.gov.uk/what-we-do/crime-threats/fraud-and-economic-crime</a></p> <p>Tell the students that they should be ready to share their findings at the next lesson.</p>
<p><b>Additional teacher links &amp; resources</b></p>	<p><a href="#">National Cyber Security Centre</a> Advice, information and guidance about cyber security issues. <a href="https://victimscommissioner.org.uk/news/who-suffers-fraud/">https://victimscommissioner.org.uk/news/who-suffers-fraud/</a> A helpful blog on victims of fraud in the UK and the impact of Covid-19.</p> <p><a href="#">30 ways to stop scams: MoneySavingExpert</a> Martin Lewis talks about scams and what to do to prevent and tackle them.</p> <p><a href="#">Companies House</a> To check if a company is credible.</p> <p><a href="#">The Charity Commission</a> If you're donating to a charity, then it should be registered.</p> <p><a href="#">Land Registry – Property Alert</a> You can choose up to 10 properties to monitor, and you'll be notified any time a search or application is received by HM Land Registry in relation to one of these properties.</p>

# Fraud – find the answer!

**Name:**

Fill in the sheet by getting your classmates to tell you the answers.

## The rules:

- 1) You can't answer any of the questions yourself.
- 2) You can't get multiple answers from the same person.
- 3) You can't ask the teacher.

**The Annual Fraud Indicator estimates fraud losses to the UK at around how much every year?**

**Answer:**

**Who told you?**

**When would your bank ask for your PIN number over the phone?**

**Answer:**

**Who told you?**

**Name a national organisation that you can report fraud to.**

**Answer:**

**Who told you?**

**Identify an example of a scam that you've discussed in a previous lesson.**

**Answer:**

**Who told you?**

**What would a bank do if you were knowingly acting as a money mule?**

**Answer:**

**Who told you?**

**What type of fraud is this? A family member who has power of attorney for a mentally incapacitated relative uses their position to take money from the person's bank account.**

**Answer:**

**Who told you?**

**Name the three types of fraud discussed last lesson.**

**Answer:**

**Who told you?**

**It is estimated that fraud represents what percentage of total crimes?**

**Answer:**

**Who told you?**

**Transferring illicit funds through your account carries a sentence of up to how many years?**

**Answer:**

**Who told you?**

**What type of fraud is this: 'deliberately lying when conducting transactions in order to make a financial gain for themselves or cause loss to another party.'**

**Answer:**

**Who told you?**



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