In this lesson, students will learn ways to avoid financial scams and schemes designed to defraud customers.

| Subject                                      | ENG2P – English                            |
|                                             | BTT1O/BTT2O – Information Technology       |
|                                             | BBI1O/BBI2O – Introduction to Business     |
| **Suggested timing**                        | 70 minutes                                  |
| **Financial literacy objectives**           | At the end of this lesson, students will:   |
|                                             | • identify ways to avoid financial scams   |
|                                             | and schemes designed to defraud customers. |

**Curriculum expectations**

**English, grades 9 and 10 (2007)**

**English (ENG2P)**

**Writing**

- Communicate orally for several different purposes, using language suitable for the intended audience (e.g., request funding for a field trip from the principal; make a commercial for the local radio station to promote a school function; recite an entertaining poem to the class; participate in a small-group discussion about a current issue).

**Business Studies, grades 9 and 10 (2006)**

**Information and Communication Technology in Business (BTT1O/2O)**

**Productivity software**

- Perform word processing tasks (e.g., create, save, update, print), using common software features (e.g., formatting, page setup, editing, language tools, graphic tools, hyperlinks).
- Use word processing software to produce properly structured and formatted business documents.

**Introduction to Business (BBI1O/2O)**

**Business ethics and social responsibility**

- Explain controversial business issues from a local, national, and international perspective (e.g., accounting scandals, environmental impact of some business practices, insider trading, fraud).
## Online scams and schemes

**Assessment**

Students will produce and read to the class a written piece (a letter to a friend, an opinion piece or an information paragraph).

See: Scams and schemes rubric (Appendix B).

**What you need**

- Computers with Internet access (computer lab)
- WebQuest: How can you avoid online fraud? (Appendix A)
- Summary of a news piece describing a real-life fraud case involving online gaming to be read to the class for consolidation (there are many cases available online).

Note: Based on your students’ interests, this lesson could be modified for other online social activities. This lesson illustrates the learning goals within the context of online gaming.

**Minds on**

Have you ever received an offer that sounds too good to be true?

**Subject: Free MicroGame Points!**

Dear Gamebox LIVE member,

We are excited to announce that, for a limited time only, we are offering 5,000 free MicroGame Points to the first 50 people who go to the website below. All you have to do is confirm your information and sign in and then you’ll receive confirmation that you have won!

Remember, this is for a LIMITED TIME ONLY!

Questions for the class:

- How many of you play online games or know someone who does?
- If you were a Gamebox LIVE member and you received an email like the one I just read to you, how many of you would go for it? Why or why not?
- Before you play a video game on the Internet, you have to pay for it. How do you usually pay for things on the Internet?

Question to lead in to today’s activity for the class: Many people don’t give it a second thought, but when we make purchases online, we can be vulnerable to identity theft. What is identity theft and what can happen when someone steals our identity?
Online scams and schemes

**Minds On**
(cont’d)

**Context for learning**
Bill Fold is a character who is constantly getting himself into financial scrapes. Use the scenario below to provide students with a context for learning.

Bill Fold likes video games, so he signed up for a new online deep sea adventure game called Fishtar. While registering, he gave the makers of Fishtar a great deal of personal information without thinking about it. The next thing he knows, there are some terribly fishy things happening to his personal finances. What could have happened? Could Fishtar have been a scam?

**Action**

**Activity: Webquest**
Give students the choice of working independently or in pairs as they conduct a webquest (see handout included in Appendix A). This webquest will help them to discover what they can do to avoid online consumer fraud.

Individually, they will then write a brief piece of writing (in the form of a letter, opinion or information paragraph) to consolidate what they have learned.

**Consolidation/debrief**

Read a summary of a news article/piece that describes a real-life fraud case involving online gaming. Based on what they’ve learned through their webquest, have students identify the steps they would take to avoid being victims themselves. The big question: Can we ever be completely safe online?

1. What might motivate a person to think up and perpetrate an online scam?
2. What obligations, if any, do governments have to protect individuals from online scams and fraud?
3. There is a lot of controversy about internet anonymity. Describe some of the benefits of being anonymous (or even being able to create a new identity) online, and some of the disadvantages.
4. When a person is the victim of a scam or fraud, who should be responsible to help them? If those who operated the scam cannot be caught, should the victim be helped in some way? If so, by whom?
5. One of the problems with stopping online scams and frauds is that they often operate across international borders. Even if the criminal is identified, he or she might not be easily caught. What should international governments do to address such problems?
6. Whose responsibility should it be to educate people so that they’re not victims of scams or frauds?

Students submit their written work at the end of class.
Webquest: How can you avoid online fraud?

The task

A friend of yours has just told you that he has joined an online gaming community. Your parents have warned you about identity theft and online fraud – this is why they won’t allow you to play online.

But you believe there must be a way to do it safely. You just don’t know how. To convince your parents to let you join, and also for the sake of your friend, you will find out how to avoid the online scams and schemes that have hurt other online gamers.

After you have found at least 3 ways to be a “safe online gamer,” write 1 of the following:
• A letter to your friend that warns him of the dangers while telling him how to avoid them,
• An opinion piece for your parents to read, telling them how online gaming can be safe, or
• An information paragraph that explains how to avoid scams and schemes as an online gamer.

The process

1. On the search engine main page, type in 2 or more of the following phrases to find websites that will help you to learn about the ways scammers will try to collect your personal information. List 3 of these ways below:
   • Office of the Privacy Commissioner of Canada, “Identity Theft and You,”
   • Competition Bureau of Canada, “Recognize the Scam” Quiz,
   • Gamebox, “How your Account Can Be Stolen,”
   • “Phishing Scam Information: What a Phishing Scam Looks Like.”

3 ways scammers will try to collect your personal information:
Online scams and schemes

Webquest: How can you avoid online fraud? (cont’d)

2. On the search engine main page, type in 2 or more of the following phrases to find websites that will help you to learn about how you can avoid these online scams and schemes. Write down what you find: (Remember, you need to find at least 3 ways to be safe.)

Office of the Privacy Commissioner of Canada, “Identity Theft: what it is and what you can do about it”
- “How to protect your Gamebox Live account,”
- “Protecting your games from online fraud,”
- “How you can avoid phishing scams,”
- “How to avoid sharing personal info online,”
- “A good reminder to guard your password.”

3 ways to avoid online scams and schemes:

3. Write your letter, opinion or information paragraph and be ready to hand it in at the end of class. Depending on what you choose to write, check your work for the following:

a. Letter
   - Have you included the required elements (date, inside address, salutation, complimentary close and signature block)?
   - Is your tone appropriate for your audience?

b. Opinion
   - Have you stated your opinion and supporting arguments in your introduction?
   - Is each argument clearly supported?
   - Have you begun each paragraph with a clear topic sentence and ended it with a strong conclusion?
   - Do you wrap up your opinion by re-stating it effectively in your conclusion?

c. Information Paragraph
   - Does your paragraph begin with a topic sentence that introduces your reader to the information you will provide?
   - Does your concluding sentence provide a summary of the information provided?

As always, be sure to review and proofread your writing for the following:
- Have you organized your ideas and information effectively, linking everything together using smooth transitions?
- Are your sentences complete, with proper spelling, grammar and punctuation?
### Scams and schemes rubric

<table>
<thead>
<tr>
<th>Category</th>
<th>Level 1 (50%-59%)</th>
<th>Level 2 (60%-69%)</th>
<th>Level 3 (70%-79%)</th>
<th>Level 4 (80%-100%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Knowledge/ understanding</strong></td>
<td>The student uses information gathered through the webquest accurately.</td>
<td>Demonstrates limited accuracy in use of information.</td>
<td>Demonstrates some accuracy in use of information.</td>
<td>Demonstrates considerable accuracy in use of information.</td>
</tr>
<tr>
<td><strong>Thinking</strong></td>
<td>The student develops and organizes content in the written response.</td>
<td>Demonstrates limited ability to develop and organize content in the written responses.</td>
<td>Demonstrates some ability to develop and organize content in the written responses.</td>
<td>Demonstrates considerable ability to develop and organize content in the written responses.</td>
</tr>
<tr>
<td><strong>Communication</strong></td>
<td>The student uses his or her knowledge of form and style in writing.</td>
<td>Communicates with limited knowledge of form and style in writing.</td>
<td>Communicates with some knowledge of form and style in writing.</td>
<td>Communicates with considerable knowledge of form and style in writing.</td>
</tr>
<tr>
<td><strong>Application</strong></td>
<td>The student applies knowledge of conventions in writing.</td>
<td>Applies limited knowledge of writing conventions.</td>
<td>Applies some knowledge of writing conventions.</td>
<td>Applies considerable knowledge of writing conventions.</td>
</tr>
</tbody>
</table>

Comments: 

______________________________________________________________________________

______________________________________________________________________________

______________________________________________________________________________

Mark: ___________________________