



## Scams – don't be caught out

### OVERVIEW

Module 11 aims to give students with an understanding of the processes and consequences of being scammed, and to equip them with the ability to recognise scams.

### ENDURING UNDERSTANDINGS

- There is a wide range of scams targeting Australian consumers.
- There are many factors that can contribute to a person becoming more vulnerable to being a victim of scamming.
- Many scams look authentic. People can be easily tricked.
- Consumers need to be wary of scams that can be very costly.
- Consumer advice on practical strategies to prevent being scammed is freely available.
- Consumer protection is available to Australian consumers who have become victims of scammers.
- Identity theft in Australia is on the rise and has potentially serious consequences.

### LEARNING OUTCOMES

Students:

- Define key terminology associated with scamming practices
- Identify the types of scams currently operating within Australia
- Apply prudent strategies to avoid being scammed
- Are aware of the specific Australian laws designed to prevent scamming
- Understand how scams can succeed
- Are aware of what steps to take when a consumer is a victim of scamming
- Are aware of the organisations which can assist consumers who have been scammed

### POWER WORDS

Page 2

### CURRICULUM MAPPING

3

### LIST OF TOPICS

11.1	Types of scams	5
11.2	How scams work	17
11.3	Laws to protect Australian consumers against scams	29
11.4	How to avoid being a victim of a scam	38
11.5	Identity theft	44





## Scams – don't be caught out

### Power Words

As students work through each topic in this module they will encounter words that may be new to them, crucial to understanding and completing the worksheets, and/or difficult to spell. In addition, students may simply find some of this vocabulary interesting and want to use it in the future. Understanding and being able to use these words will provide students with more power to make future financial decisions.

There are several approaches to using this "glossary". The intention is for students to investigate and find the meanings. They could be given the complete list before they start the module, or they could set up a table and add new words as they progress through the activities. There are also specific POWER WORD activities in some topics.

This list is not exhaustive.

ACCC	
ACFT	
Advance fee fraud	
AIC	
ASIC	
Chain letter	
Credit rating	
Credit Report	
Data destruction software	
Demographic	
Do Not Call Register	
encrypted	
Firewall	
Fraudulent	
Get rich quick	
Identity fraud	
Money transfer scheme	
phishing	
Pyramid scheme	
Scam	
spam	
sweepstakes	





## Scams – don't be caught out

### CURRICULUM MAPPING

ENGLISH	MATHEMATICS	GENERAL CAPABILITIES
<p><b>LITERACY YEAR 9</b></p> <p><b>Interpreting, analysing, evaluating</b></p> <ul style="list-style-type: none"> <li>• Interpret, analyse and evaluate how different perspectives of issue, event, situation, individuals or groups are constructed to serve specific purposes in texts (ACELY1742)</li> </ul>		<p><b>LITERACY</b></p> <p><b>Comprehending texts through listening, reading and viewing</b></p> <p>Navigate, read and view learning area texts</p> <ul style="list-style-type: none"> <li>• Navigate, read and view a wide range of more demanding subject-specific texts with an extensive range of graphic representations</li> </ul> <p>Interpret and analyse learning area texts</p> <ul style="list-style-type: none"> <li>• Interpret and evaluate information within and between texts, comparing and contrasting information using comprehension strategies (ACMSP253)</li> </ul> <hr/> <p><b>INFORMATION and COMMUNICATION TECHNOLOGY CAPABILITY</b></p> <p><b>Investigating with ICT</b></p> <p>Select and evaluate data and information</p> <ul style="list-style-type: none"> <li>• Develop and use criteria systematically to evaluate the quality, suitability and credibility of located data or information and sources (ACMMSP239)</li> </ul> <hr/> <p><b>CRITICAL and CREATIVE THINKING</b></p> <p><b>Inquiring – identifying, exploring and organisation information and ideas</b></p> <p>Organise and process information</p> <ul style="list-style-type: none"> <li>• Critically analyse independently sourced information to determine bias and reliability (ACELT1639, ACMSP253)</li> </ul> <p><b>Inquiring – identifying, exploring and organising information and ideas</b></p> <p>Organise and process information</p> <ul style="list-style-type: none"> <li>• Critically analyse independently sourced information to determine bias and reliability (ACELT1639, ACMSP253)</li> </ul> <p><b>Reflecting on thinking and processes</b></p> <p>Think about thinking (metacognition)</p> <ul style="list-style-type: none"> <li>• Give reasons to support their thinking, and address opposing viewpoints and possible weaknesses in their own positions (ACELT1640, ACMSP247)</li> </ul> <hr/> <p><b>PERSONAL and SOCIAL CAPABILITY</b></p> <p>Become confident, resilient and adaptable</p> <ul style="list-style-type: none"> <li>• Evaluate, rethink and refine approaches to tasks to take account of unexpected or difficult situations and safety considerations (ACELY1757)</li> </ul> <p><b>Social management</b></p> <p>Make decisions</p> <ul style="list-style-type: none"> <li>• Develop and apply criteria to evaluate the outcomes of individual and group decisions and analyse the consequences of their decision making (ACMNA229)</li> </ul>





## Scams – don't be caught out

### CURRICULUM MAPPING

#### NCFLF DIMENSIONS

##### Knowledge & Understanding

- Discuss and compare different sources of consumer and financial advice
- Identify types of consumer and financial risks to individuals, families and community and ways of managing them

##### Competence

- Analyse relevant information to make informed choices when purchasing goods and services and/or to resolve consumer choices
- Explain procedures for safe and secure online banking and shopping
- Identify and take precautions to prevent identity theft and explain what to do if this happens to them
- Evaluate marketing claims, for example in advertising and in social media, to influence consumers to purchase a range of goods and services

##### Responsibility & Enterprise

- Apply informed and assertive consumer decision-making in a range of 'real-life' contexts
- Research and discuss the legal and ethical rights and responsibilities of business in providing goods and services to consumers
- Practise safe, ethical and responsible behaviour in online and digital consumer and financial contexts

