

Consumer Education: Financial Literacy

Lesson 6: Scams Targeting Students

Time of lesson: Approximately 45 minutes

Overview: This lesson covers scams targeting the student population, including job opportunity, fake check, spring break travel, scholarship and sweepstakes scams.

Objectives: Students will learn about why they are targets of certain consumer scams and be better able to spot a scam or attempts to steal their identity.

Materials:

- Lesson 6 PowerPoint

Activities:

1. Finding job opportunities scams (homework)

Have students research online a real example of one job opportunity scam. Using information posted by victims or potential victims, ask students to write a report describing the scam, including which warning signs helped indicate it is a scam and why.

2. Finding scholarship scams (homework)

Ask students to research online a real example of a scholarship scam. Have them write a brief report about what warning signs helped indicate it is a scam and why.

3. Spring break scams (homework)

Have students research online a real example of one vacation scam targeting high school or college students. Ask students to write a report describing the scam, including which warning signs helped indicate it is a scam and why.

Standards:

Ohio Department of Education: Financial Literacy Academic Content Standards - Financial Literacy

Consumerism:

Informed purchasing decisions are essential for responsible financial management. Limited protections against some consumer fraud exist in government regulatory agencies and laws. Ultimately, consumers must be informed and vigilant when making purchasing decisions.

Standards Updated: 6/12/2012