

# Lesson 5: Consumer Fraud

## Pre-Assessment

### Section 1: Please select the correct answer for each of the following questions:

1. A high-tech scam that uses spam or pop-up messages to deceive consumers into disclosing their card numbers, bank account info, National Insurance number, passwords, or other personal information is called:
  - a. Soliciting
  - b. Phishing
  - c. Scamming
  - d. Consuming
  
2. A scholarship scam requires a student to share his/her:
  - a. Teacher's name
  - b. Transcript
  - c. College application
  - d. Credit card or bank account number
  
3. An identity thief may want:
  - a. To use your personal information for their own gain
  - b. To steal your money
  - c. To open a credit line in your name
  - d. All of the above
  
4. You received a phone call from someone who said they were from your mobile phone provider and that you won a prize. To claim the prize, you give them your name, address and bank account number to pay for shipping and handling of the prize. The next day, you hear about a similar fraud scheme and become concerned. What should you do to help protect yourself?
  - a. Do nothing and wait for your free gift
  - b. Immediately notify (or alert) your bank to discuss options to protect the security of your account
  - c. Research the fraud scheme online to see if you were a victim
  - d. Call the number back to see if they really represent your mobile phone provider
  
5. You just signed up for your first credit card and want to protect yourself against credit card fraud. What is the best way to do this?
  - a. Leave your credit card at home when you travel
  - b. Reconcile your account every month and immediately notify your bank of discrepancies
  - c. Throw away all credit card statements
  - d. Never use your credit card for online purchases

**Section 2: Please choose the number on the scale that best indicates how strongly you agree or disagree with the following statements:**

|  | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|--|--------------------------|---|---|---|-----------------------|
| I know what to do if I believe I were a victim of fraud.   | 1                        | 2 | 3 | 4 | 5                     |
| I feel confident making decisions about money.   | 1                        | 2 | 3 | 4 | 5                     |
| I am interested in learning more about managing my personal finances<br><i>(e.g. managing a budget, saving and investing for the future, monitoring and assessing credit and debt, managing consumer fraud, planning for taxes, protecting resources, etc.).</i> | 1                        | 2 | 3 | 4 | 5                     |

**Section 3: Please select from the choices below:**

1. Circle your school year:

1    2    3    4    5    6    7    8    9    10    11    12    13

2. Select the sentence below that best describes you:

- a. I am a boy
- b. I am a girl
- c. I prefer not to answer

# Lesson 5: Consumer Fraud

## Post-Assessment

### Section 1: Please select the correct answer for each of the following questions:

1. A high-tech scam that uses spam or pop-up messages to deceive consumers into disclosing their card numbers, bank account info, National Insurance number, passwords, or other personal information is called:
  - a. Soliciting
  - b. Phishing
  - c. Scamming
  - d. Consuming
  
2. A scholarship scam requires a student to share his/her:
  - a. Teacher's name
  - b. Transcript
  - c. College application
  - d. Credit card or bank account number
  
3. An identity thief may want:
  - a. To use your personal information for their own gain
  - b. To steal your money
  - c. To open a credit line in your name
  - d. All of the above
  
4. You received a phone call from someone who said they were from your mobile phone provider and that you won a prize. To claim the prize, you give them your name, address and bank account number to pay for shipping and handling of the prize. The next day, you hear about a similar fraud scheme and become concerned. What should you do to help protect yourself?
  - a. Do nothing and wait for your free gift
  - b. Immediately notify (or alert) your bank to discuss options to protect the security of your account
  - c. Research the fraud scheme online to see if you were a victim
  - d. Call the number back to see if they really represent your mobile phone provider
  
5. You just signed up for your first credit card and want to protect yourself against credit card fraud. What is the best way to do this?
  - a. Leave your credit card at home when you travel
  - b. Reconcile your account every month and immediately notify your bank of discrepancies
  - c. Throw away all credit card statements
  - d. Never use your credit card for online purchases

**Section 2: Please choose the number on the scale that best indicates how strongly you agree or disagree with the following statements:**

|  | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|--|--------------------------|---|---|---|-----------------------|
| I know what to do if I believe I were a victim of fraud.   | 1                        | 2 | 3 | 4 | 5                     |
| I feel confident making decisions about money.   | 1                        | 2 | 3 | 4 | 5                     |
| I am interested in learning more about managing my personal finances<br><i>(e.g. managing a budget, saving and investing for the future, monitoring and assessing credit and debt, managing consumer fraud, planning for taxes, protecting resources, etc.).</i> | 1                        | 2 | 3 | 4 | 5                     |

**Section 3: Please select from the choices below:**

1. Circle your school year:

1    2    3    4    5    6    7    8    9    10    11    12    13

2. Select the sentence below that best describes you:

- a. I am a boy
- b. I am a girl
- c. I prefer not to answer

# Answers

## Section 1

1. B
2. D
3. D
4. B
5. B

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