

MoneySense learning guide

How can I keep my money safe?

Learning outcomes

- I understand why people might use a bank account
- I know some of the risks associated with spending money online
- I can suggest some ways of keeping money safe when using the internet and how to avoid online scams
- I can identify some consequences of financial scams and how they might make someone feel

Equipment

- Writing/drawing materials
- Optional - Computer or laptop with online access

Resources

- **How can I keep my money safe?** presentation
- **How can I keep my money safe?** interactive activity
- **Scam Busters** interactive activity
- **How can I keep my money safe?** activity sheet
- **Money mules** fact sheet
- **Money mules** activity sheet

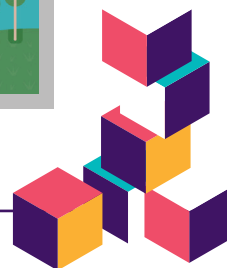
Preparation required

Familiarise yourself with the resources for the topic as well as read through the learning guide.

Timing

The session has been created to be around 60 minutes; this learning guide has however been designed so that each activity can be used flexibly whereby if time permits, an extension task can be explored to further the learning. There is also the option of completing the 'take it further' and 'family task' if more activities are required.

If appropriate to do so, all activity sheets and 'high-five' diagrams can be sent back to a teacher for assessment.



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Getting started (5 minutes)

Read slides 1-2 of the **How can I keep my money safe?** presentation and create a list of the reasons people might keep a bank account. (Use slide 3 of the presentation to check some of your ideas).

Extension: Go online and research bank accounts for young people. Explore differences between a teenage and adult account.

Activity 1 (10 minutes)

Explore the **How can I keep my money safe?** interactive activity <https://natwest.mymoneysense.com/challenge/how-can-i-keep-my-money-safe-uk/>

Extension: Create a spider diagram for all the different ways to keep your money safe.

Activity 2 (10 minutes)

Read slides 4-5 of the **How can I keep my money safe?** presentation and explore the **Scam Busters** interactive activity <https://natwest.mymoneysense.com/challenge/scam-busters-1/>

NOTE: It is important to be aware of the following facts...

- Scams are fake offers or companies that trick people into giving their personal details and/or money
- They are not new, but they have changed recently
- Now, scams often target people through emails, text messages, online banking and mobile payments, as well as through subscription traps
- They can be hard to spot.

Extension: Answer the following questions:
What might scammers look for and why?
How can people avoid certain scams?

Activity 3 (10 minutes)

Read slides 7-9 of the **How can I keep my money safe?** presentation and create a head, heart, hand diagram. To do this, draw an image of a brain, a heart and a hand on a page and annotate with the following information:

- **Head:** The **THOUGHTS** of a scam victim. (What might they think about themselves, or the people who made the scam?)
- **Heart:** The **FEELINGS** of a scam victim. (What emotions might they show in this situation?)
- **Hand:** The **ACTIONS** of a scam victim. (Who should they speak to? How do they notify others?)

Extension: Create a leaflet or poster to provide advice about avoiding scams and what to do if someone has been scammed.

Activity 4 (10 minutes)

Complete the **How can I keep my money safe?** activity sheet.

Extension: Write a news article from the viewpoint of someone who has been scammed. Try and include: Details of the scam; The consequences for the victim; How the scam was discovered; The support available to the victim after the scam; The consequences for the scammer if caught; Advice for others, to avoid similar scams in future.



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Plenary – checking the learning (5 minutes)

Create a 'high-five' diagram. To do this, use a pen/pencil to draw around your hand. In each finger, write one thing you have learnt about money safety.

Extension: Read slide 11 of the **How can I keep my money safe?** presentation and choose one piece of advice you would give to someone who is spending money online.



Take it further (5-10 minutes)

Read the **Money mules** fact sheet and complete the **Money mules** activity sheet.



Family task (10 minutes)

Discuss the ways in which you all can try to protect yourselves from scams as a family.



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