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TEACHER GUIDE

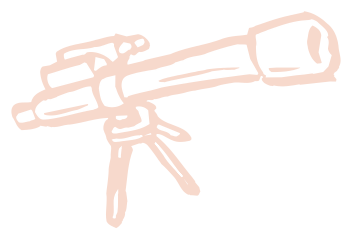
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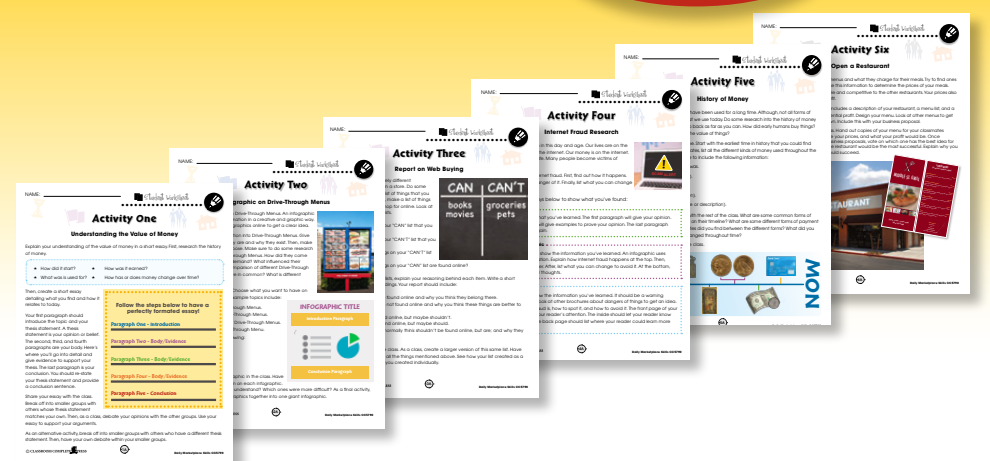
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Web Buying and Internet Fraud

1. Addison is shopping online. She finds a store selling shoes from outside the country for 75% off. There is no contact information, and it only accepts credit cards. Should Addison shop on this website? Why or why not?



2. Oliver gets an email from a website he uses. The message asks him to follow the link and login. What should Oliver do?

3. Use the words in the box to answer each question. You may use a dictionary to help you.

duty tax return policy fraud bank statements

- a) What is it when someone pretends to be someone they're not?
- b) What is the money called that governments take?
- c) What do you get from your bank that shows your spending?
- d) What is the information that tells you how to send things back?
- e) What is the cost that is put on things coming into the country?



Web Buying and Internet Fraud

There are lots of good things about being online. There are also lots of bad things. When you're online, it's easy to give away your information. This information can be stolen. This is called internet fraud.

Internet fraud is when someone steals your information. Then they use this as their own.

Who's at risk? People who shop online. People who use email and social media. People who use internet banking. If you put your information out there, someone can steal it.

How to avoid internet fraud:

1. Check your bank statements.
2. Don't open emails from senders you don't recognize.
3. Don't use file sharing.
4. Destroy information before throwing it out.
5. Never give out your bank or credit card pin code.
6. Use safe sites.
7. Choose a password that uses numbers and upper and lowercase letters.

Marketplace Tip

What can you do when you're a victim of internet fraud? Tell your bank or credit card company. Cancel your cards.

Four situations are given. Which ones show internet fraud? Which ones are safe?

1. Elijah gets an email from his bank. The email asks him to send his personal information. The email also asks him to send his bank card pin code.

INTERNET FRAUD

SAFE

2. Sarah looks at her credit card bill. She sees that a payment was made to a charity she doesn't recognize.

INTERNET FRAUD

SAFE

3. Jack is shopping on a well-known company's website. He pays using PayPal.

INTERNET FRAUD

SAFE

4. Emma gets an email from someone she doesn't recognize. The email tells her she's won a free trip. It also says to press the link to claim her prize.

INTERNET FRAUD

SAFE



Web Buying and Internet Fraud

1. Put a check mark (✓) next to the answer that is most correct.

a) Who's NOT at risk of internet fraud?

- A People who shop online.
- B People who use internet banking.
- C People who use social media.
- D People who shop with cash.

b) What's one way of avoiding internet fraud?

- A Don't use file sharing.
- B Use safe sites.
- C Check your statements.
- D All of the above.

c) What's one hidden cost of web buying?

- A Shipping.
- B Plastic bags.
- C Promotions.
- D All of the above.

2. What should you do when you think you're a victim of internet fraud? Put the steps below in order of 1, 2, 3.

- a) Protect yourself.
- b) Close or cancel your accounts.
- c) Contact the authorities.



Web Buying and Internet Fraud

3. Everett is shopping online for books. The website is having a 75% off sale and free shipping. Everett's shopping cart is shown. What is the total price before and after the discount?

Your Items	Cart Summary
<p>Continue Shopping</p> <p> Fiction Paperback Novel Quantity: 1 \$9.99</p> <p> Non-Fiction Hardcover Novel Quantity: 1 \$17.99</p> <p> Textbook Quantity: 1 \$12.99</p> <p> Spiral-bound recipe book Quantity: 1 \$24.99</p>	<p>Number of Items: 4</p> <p>Order Total: _____</p> <p>Discount: 75% off</p> <p>Shipping Cost: FREE</p> <p>Total: _____</p> <p>First Name: _____</p> <p>Last Name: _____</p> <p>Email Address: _____</p> <p>Proceed to Checkout</p>

Everett is given the choice to pay by credit, debit, or PayPal. Which should Everett choose?

Graphic Organizer

4. Compare the pros and cons for shopping online. Use the graphic organizer on page 12. There are 3 areas to look at: convenience, security, and cost. Compare shopping online vs. shopping in a store.

List the pros and cons for the ease of shopping online in the first part. In the second part, list the pros and cons for the cost. In the last part, list the pros and cons for the security.

Get into groups and discuss your lists. For every con, come up with ways to turn it into a pro.



Comparing Web Buying with On-Site Buying

Visit a well-known box store that has an online store as well. This can be a clothing store like American Eagle, a department store like Walmart, an electronic store like Best Buy, or a hardware store like Lowe's.



Make a list of things you want to compare. Visit the store and the website. Compare your experience shopping for these items at the store and online. Then, answer the following questions:

- Was the price of each item the same online as it is in the store?
- Does the store and online have the same sales or promotions?
- Was it easier to find the item you were looking for online?
- Was there any shipping or duty cost online?
- Was there any customer service at the store?
- What did you like about shopping online and in the store?
- What didn't you like about shopping online and in the store?

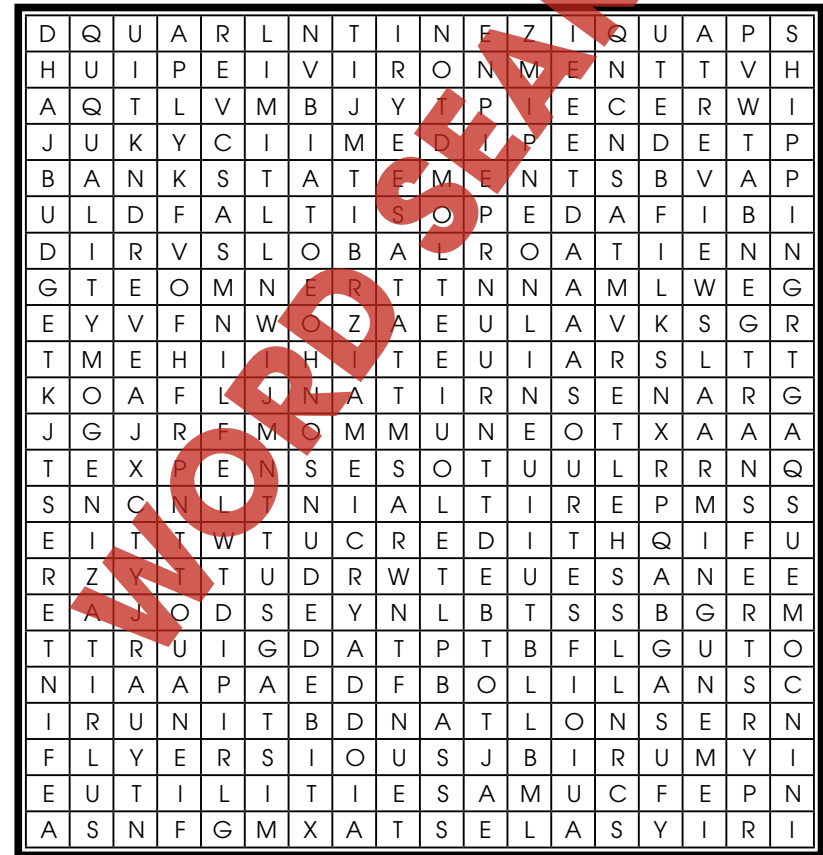
Finally, write a short essay answering the questions above. In your conclusion, tell which store version you liked best and would use again. Explain why you made your choice. Then, present your essay to the class.



Word Search

Find all of the words in the Word Search. Words are written horizontally, vertically, diagonally, and some are even written backwards.

tax	fraud	deposit	shelter	return policy
limit	value	income	utilities	substitutions
duty	credit	budget	transfer	entertainment
debt	menu	interest	shipping	bank statements
flyers	online	receipt	sales tax	
debit	quality	reviews	expenses	



Comprehension Quiz

Part C

Answer each question in complete sentences.

1. Hank wants to buy a new car. Unfortunately, he also needs to replace his furnace. The good news is it's May and he has time to make a decision. Based on this information, what should Hank do? 3

2. Diana goes shopping for clothes. She buys a pair of jeans for \$29.95, a sweater for \$19.95, and a pair of shoes for \$21.95. The sales tax is 13%. What is the cost before tax? What is the sales tax? What is the total cost? 3

3. Juliette gets paid \$1,075 every 2 weeks. She averages 2 paychecks a month. Her rent for the month is \$700. She budgets \$400 a month for groceries. Her utilities are \$250. How much money does Juliette have left to budget for her wants? 2

4. Manuel uses his credit card to shop online. On his last bill, he notices some activity that wasn't him. What is the first thing Manuel should do? What are 4 ways for Manuel to avoid internet fraud? 5

SUBTOTAL: /13

Credit and Debit Cards

Major Credit Cards

Master Card Paypass

Visa Paywave

Debit/Credit Card Magnetic Stripe and Chip



Web Buying and Internet Fraud

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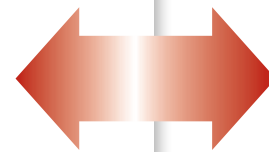
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- b) Close or cancel your accounts.
- c) Contact the authorities.



1.

a) D

b) D

c) A

2.

a) 3

b) 1

c) 2

10

EASY MARKING ANSWER KEY

