



Contents



TEACHER GUIDE

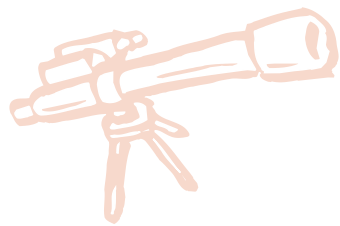
• Assessment Rubric	4
• How Is Our Resource Organized?	5
• Bloom's Taxonomy for Reading Comprehension	6
• Vocabulary	6



STUDENT HANDOUTS

READING COMPREHENSION

• <i>Living on a Budget</i>	
• <i>Buying of Goods and Services</i>	
• <i>Managing Credit</i>	
• <i>Saving and Investing</i>	
• <i>Contracts and Commitments</i>	
• <i>Scams and Fraud</i>	7
• Hands-on Activities	13
• Crossword	17
• Word Search	18
• Comprehension Quiz	19



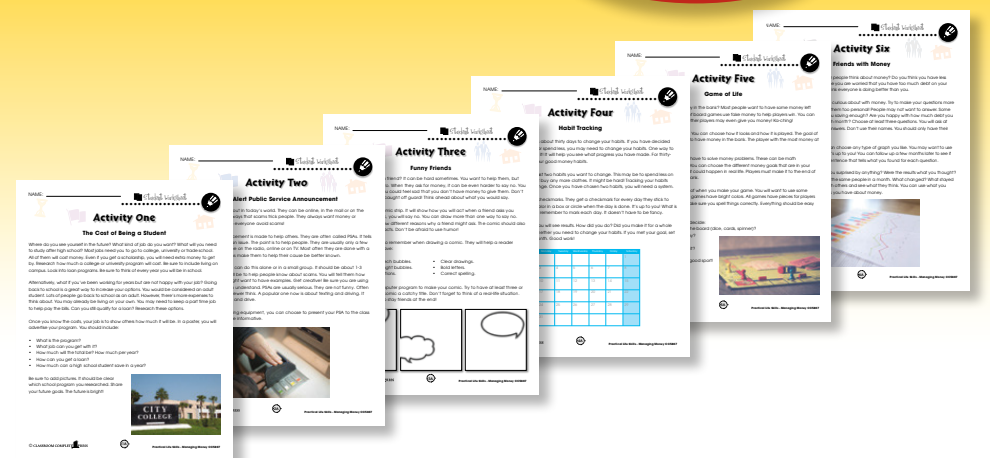
EASY MARKING™ ANSWER KEY 21

MINI POSTERS 23

✓ **6 BONUS Activity Pages!** Additional worksheets for your students

FREE!

- Go to our website:
www.classroomcompletepress.com/bonus
- Enter item CC5807
- Enter pass code CC5807D





Scams and Fraud

1. Mateo gets an email asking him to send money. It is a young student who is stuck overseas. They don't have enough money for a plane ticket. Should Mateo send the money?

2. Li has met some new friends at college. They want to rent a house together. They asked Li to sign the lease. She will have to pay all the rent if her friends forget. Is this a good idea?



3. Finish each sentence with a word from the list.

- | | | | |
|---|----------|--|---|
| 1 | Fraud | Trying to get information with a fake email. | A |
| 2 | Scam | Not real. | B |
| 3 | Phishing | Check to see if something is true. | C |
| 4 | Fake | A scheme to trick someone. | D |
| 5 | Verify | A trick. | E |



Scams and Fraud

Have you ever thought, "It's too good to be true"? It probably is! Think twice if you get a weird email. It may say that you won a free trip. Did you enter a contest? If not, it's probably fraud.

There are lots of fake emails that look real. They may offer cheap things. These deals aren't real. When you look closely, they are scams. Your email account will get many fake emails. Most go to junk mail. They usually want you to click a link. They may want you to change your password. They may want you to enter a password. They may ask for banking information.

Safety Tip

A real bank will never ask for your password online. Check the spelling. A fake email may have a lot of mistakes. Don't open emails from people you don't know.

Just like fake emails, there are fake websites. They are called phishing sites. They can pop up if your computer has a virus. Sometimes, the address is spelled a bit differently. It may look like a site you know. Don't be fooled! There will be small things to notice.

Safety Tip

Spelling, grammar and strange layouts are all clues. Do not click on any links. Do not give your information. Stay on sites you know.

Sometimes, fraud can be offline. Someone may have your information. They can use it in many other places. Telephone calls can be scams. So can text messages. They may say they're from a business. They will ask for your private information. They want you to send them money. Don't do it! If you're not sure, hang up. You can contact your bank or the company to make sure.

Zhang got an email. It said it was from Apple. The email said there were charges to her account. Her name was spelled two different ways. She could see the bill by clicking on a link. Zhang wasn't sure this email was real. She decided to delete the email to be safe. Then, she logged into her Apple account manually. She confirmed that no charges were made to her account.

1. Vicente got an email. It was from a travel company. He has never used this company before. The email said he won a free trip. There were several misspelled words. The email asked him to click on a link to accept the offer. He was asked to give his credit card information to verify his identity. Why is this a fraud email?



Scams and Fraud

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

a) What will a bank NEVER ask for online?

- A Your address.
- B Your birthday.
- C Your password.

b) What is a phishing site?

- A A fake site that looks real.
- B A site that sells fish.
- C A sport news site.

2. Circle the word TRUE if the statement is TRUE or circle the word FALSE if it is FALSE.

- | | | |
|---|------|-------|
| a) Only one person should sign a lease. | TRUE | FALSE |
| b) Bad spelling is a sign of a scam. | TRUE | FALSE |
| c) Always lend money to a friend. | TRUE | FALSE |
| d) Sharing a loan affects your credit. | TRUE | FALSE |



Scams and Fraud

3. Connor gets an email from his bank. The bank name has a typo. They want him to enter his account number. What should he do?

Graphic Organizer

4. Use the graphic organizer on page 12 to be aware of scams.

Can you spot a fake? It might not be as easy as you think. Scams are becoming trickier every day. They look very close to the real thing. Your email address can be leaked online. When you fill out forms online, your email can be taken. Sometimes sites sell your information. This can end up in the wrong hands. You must be careful where you type it in. There are some hints for a fake email. Bad spelling is a key one. There may be a lot of links to click. Sometimes there are phrases that are typed more than once. Usually the emails use your name. It will seem like they know you. They will want your password. Don't be fooled! Use the graphic organizer as a reminder. Label the email with what shows a fake. You can use it to remind yourself of what to look for. Be aware!



Interview a Money Mentor

What is a mentor? A mentor is someone who can help you learn. You can have many different mentors. Who do you admire? What do you want to know more about?

For this task you will think of someone who you feel is smart with their money. It could be someone that has saved for something special. It could be a person who is debt free. It could even be someone who has a job that you would like to have. Get to know them!

You will interview your money mentor. You can record their answers or write it down. Think of at least five questions before you go. Be prepared! Write your questions down so you don't forget. Here are some suggestions:

- What was your first job?
- Do you have a budget?
- What do you spend the most money on?
- How do you save money?
- How often do you use credit cards?
- What is your advice for someone younger?

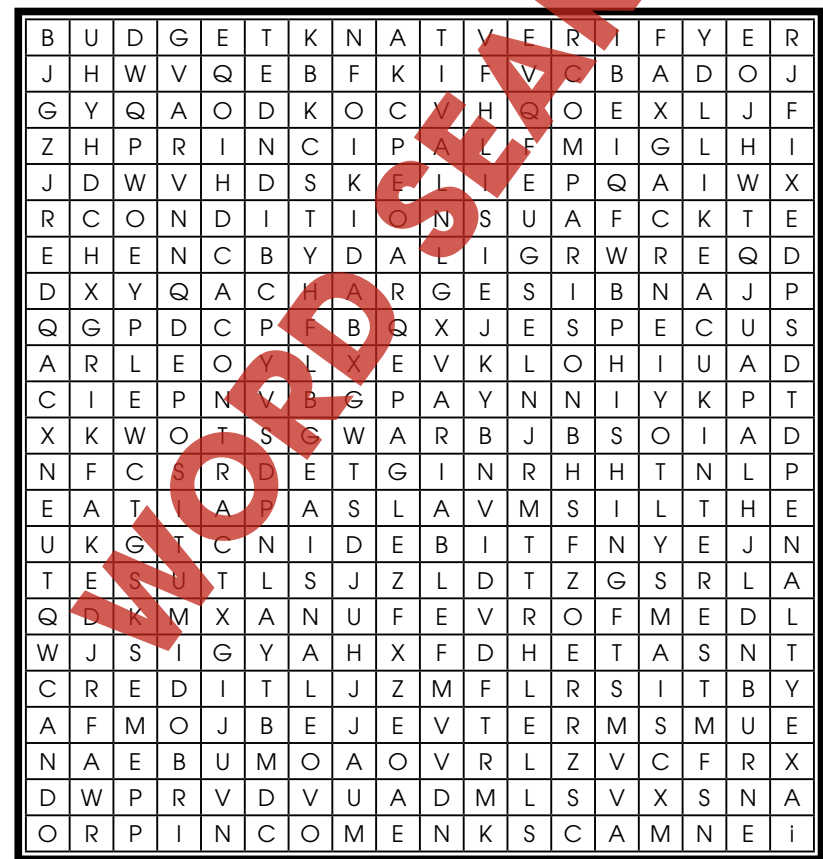
Remember, an interview is a conversation. Be natural. Don't be worried or rush. It will be fun hearing about someone else's life. Maybe you will learn a thing or two!



Word Search

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

- | | | | | |
|------------|---------|----------|-----------|--------|
| budget | credit | fixed | phishing | verify |
| charges | debit | fraud | principal | |
| comparison | deposit | income | scam | |
| conditions | expense | interest | terms | |
| contract | fake | penalty | variable | |



Comprehension Quiz

Part C

Answer each question in full sentences.

1. What can make saving easier?

2

2. Why should you pay your bills on time?

2

3. When should you loan a friend money?

2

4. Why should you have an emergency fund?

2

SUBTOTAL: /8

Credit Card Bill

FIRST BANK CREDIT CARD STATEMENT

MR. GARCIA
678 MAIN STREET

STATEMENT BEGINS 27 FEBRUARY

STATEMENT ENDS 26 MARCH

ACCOUNT NO. 123-456-789-0

PAYMENT DUE DATE 20 APRIL

MIN. AMOUNT DUE \$30.00

Reference	Date	Transaction Details	Amount
483GE739	March 1	SHIRTS N SLUCH	\$34.89
32F349ER3	March 5	CAR RENTAL	\$150.00
NX34FJD32	March 5	ABC STORES	\$56.92
94J127KAS	March 18	PIZZA PALACE	\$7.12

Credit Limit: \$1000 Available Credit: \$751.07 New Charges \$248.93

For Customer Service Call:
1-800-123-4567

For Lost or Stolen Card, Call:
1-800-987-6543

Annual Percentage Rate 19.80%



Scams and Fraud



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

a) What will a bank NEVER ask for online?

- A Your address.
- B Your birthday.
- C Your password.

b) What is a phishing site?

- A A fake site that looks real.
- B A site that sells fish.
- C A sport news site.

2. Circle the word TRUE if the statement is TRUE or circle the word FALSE if it is FALSE.

- | | | |
|---|------|-------|
| a) Only one person should sign a lease. | TRUE | FALSE |
| b) Bad spelling is a sign of a scam. | TRUE | FALSE |
| c) Always lend money to a friend. | TRUE | FALSE |
| d) Sharing a loan affects your credit. | TRUE | FALSE |

1.

a) C

b) A

2.

a) FALSE

b) TRUE

c) FALSE

d) TRUE

10

EASY MARKING ANSWER KEY





Scams and Fraud

Have you ever thought, "It's too good to be true"? It probably is! Think twice if you get a weird email. It may say that you won a free trip. Did you enter a contest? If not, it's probably fraud.

There are lots of fake emails that look real. They may offer cheap things. These deals aren't real. When you look closely, they are scams. Your email account will get many fake emails. Most go to junk mail. They usually want you to click a link. They may want you to change your password. They may want you to enter a password. They may ask for banking information.

Safety Tip

A real bank will never ask for your password online. Check the spelling. A fake email may have a lot of mistakes. Don't open emails from people you don't know.

Just like fake emails, there are fake websites. They are called phishing sites. They can pop up if your computer has a virus. Sometimes, the address is spelt a bit differently. It may look like a site you know. Don't be fooled! There will be small things to notice.

Safety Tip

Spelling, grammar and strange layouts are all clues. Do not click on any links. Do not give your information. Stay on sites you know.

Sometimes, fraud can be offline. Someone may have your information. They can use it in many other places. Telephone calls can be scams. So can text messages. They may say they're from a business. They will ask for your private information. They want you to send them money. Don't do it! If you're not sure, hang up. You can contact your bank or the company to make sure.

Zhang got an email. It said it was from Apple. The email said there were charges to her account. Her name was spelt two different ways. She could see the bill by clicking on a link. Zhang wasn't sure this email was real. She decided to delete the email to be safe. Then, she logged into her Apple account manually. She confirmed that no charges were made to her account.

1. Vicente got an email. It was from a travel company. He has never used this company before. The email said he won a free trip. There were several misspelled words. The email asked him to click on a link to accept the offer. He was asked to give his credit card information to verify his identity. Why is this a fraud email?



Interview a Money Mentor

What is a mentor? A mentor is someone who can help you learn. You can have many different mentors. Who do you admire? What do you want to know more about?

For this task you will think of someone who you feel is smart with their money. It could be someone that has saved for something special. It could be a person who is debt free. It could even be someone who has a job that you would like to have. Get to know them!

You will interview your money mentor. You can record their answers or write it down. Think of at least five questions before you go. Be prepared! Write your questions down so you don't forget. Here are some suggestions:

- What was your first job?
- Do you have a budget?
- What do you spend the most money on?
- How do you save money?
- How often do you use credit cards?
- What is your advice for someone younger?

Remember, an interview is a conversation. Be natural. Don't be worried or rush. It will be fun hearing about someone else's life. Maybe you will learn a thing or two!



Credit Card Bill

FIRST BANK CREDIT CARD STATEMENT

MR. GARCIA
678 MAIN STREET

STATEMENT BEGINS 27 FEBRUARY

STATEMENT ENDS 26 MARCH

ACCOUNT NO. 123-456-789-0

PAYMENT DUE DATE 20 APRIL

MIN. AMOUNT DUE \$30.00

Reference	Date	Transaction Details	Amount
483GE739	March 1	SHIRTS N' SUCH	\$34.89
32F349ER3	March 5	CAR RENTAL	\$150.00
NX34FJD32	March 5	ABC STORES	\$56.92
94J127KAS	March 18	PIZZA PALACE	\$7.12

Credit Limit: \$1000 Available Credit: \$751.07 New Charges \$248.93

For Customer Service Call:
1-800-123-4567

For Lost or Stolen Card, Call:
1-800-987-6543

Annual Percentage Rate 19.80%