Personal Finance Society | MY PERSONAL FINANCE SKILLS

Staying Safe – Presentation Guide

Introduction

This session has been developed for Key Stage 4-5 pupils, predominately for those who are in the process of considering life beyond school. It can also be used to support Sixth Form students transitioning from school or college into the wider world.

Schools and colleges may choose to integrate this session into the PSHE or enrichment curriculum.

Financial Education Planning Framework

The Financial Education Planning Framework is a national framework that aims to support the planning, teaching and progression of financial education by setting out the key areas of financial knowledge, skills and attitudes. This session aims to develop the following skills and attitudes:

- *I can stay informed about the changing nature of financial scams and identity theft so that I can stay one step ahead.*

Session Outline

The focus of this session is for students to gain an understanding about how to recognise financial scams and identity theft and to identify steps that could be put in place to prevent falling victim in the future.

Learning Objectives:

By the end of the session all students will be able to:

- recognise different types of financial scams
- identify possible characteristics of scams
- take steps to prevent being a victim of scams

In advance

Before you arrive at the school/college

- ensure you have read through the slides, are comfortable with the content and activities and have noted the timings

- ensure any materials and resources required to deliver the session are provided by the school or brought yourself.
- ensure that you have viewed the relevant training webinar and have passed the financial education sign off process with the My Personal Finance Skills team.

What you will need

For this session you will need:

- the presentation guide, the PowerPoint presentation and copies of the staying safe handout for each student
- to ask the school to have access to either a PC or laptop, projector, paper and pens for the students
- Internet access – this lesson is linked to a YouTube video

Length of session

This session is expected to take approximately 1 hour to deliver.

Links to Your Money Matters Textbook

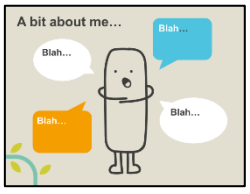
All state schools in England will have received copies of Your Money Matters textbook published by the Young Money charity. The chapter on "security and fraud" focuses on a number of the points discussed in this session and could be referred to during the session. There are many more activities, case studies and questions in the book to help further develop the student's understanding of these topics.

Session Guidance

***where an activity is numbered, this means that this activity takes place on the student handout**

General Introduction – slides 1-3 (5 minutes)

Introduce the session topic and the learning objectives.



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Explain a little bit about yourself, your job role and the role of the Personal Finance Society. Students are often inquisitive about visitors and what they do so ask students if they have any questions about your job.

Starter Activity – slide 4 (7 minutes)

Ask students, in pairs, to complete the starter activity. They should make a list of different scams that they might know about.

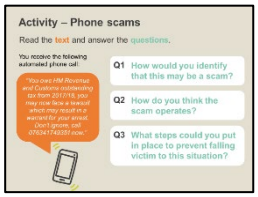
After 5 minutes ask for student feedback and if appropriate, share your own professional experiences of staying safe online with the students. Discuss what scammers hope to achieve using the remaining questions on slide 4.

Different types of financial scams – slides 5 – 12 (20 minutes)

Using the slides discuss the different types of financial scams and ask students to complete the activities. After each section, ask students to discuss the questions with the person next to them and make notes. For the first section on phone scams, you may want to work together as a group to give students examples of the kind of answers and detail that you want. During the sections, students may want to share their experiences of online safety with you so encourage them to focus on how the situation was resolved or how they could have resolved a situation better if it didn't have a positive outcome.

At the end of each section, take answers from around the room and try to make sure that each group contributes to the feedback. See if other groups can add more details or give different responses so that the students have a range of answers. A range of answers are provided for the volunteers on the slide notes.

- Phone scams (vishing)



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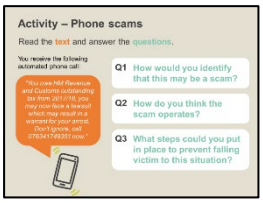
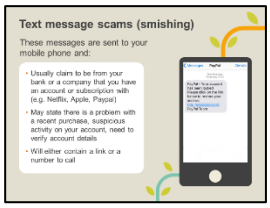
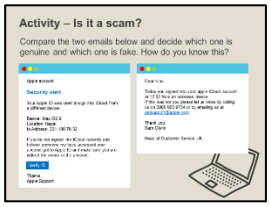
- Text message scams (smishing)



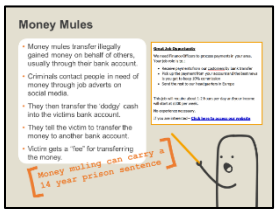


- Email scams (phishing)



- Pop up scams

- Money mules/discuss the issues surrounding money mules for young people



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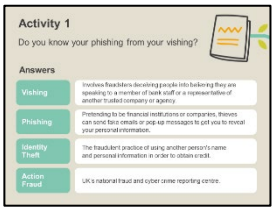
Activity 1 - Do you know your phishing from your vishing? – slides 13-15 and handout (3 minutes)

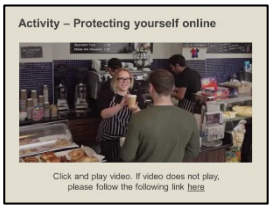
This is a recap activity to check students understanding of the key terms about the different types of financial scams. Students should match the correct term to the definition using their handout.

Once complete, take answers from the group and use slides 14 and 15 to show the correct answers.



How private is your personal information? – slides 16-18 (12 minutes)

The lesson now looks at how to protect yourself online. Ask students to watch the video and discuss the questions on slide 16.



If you are delivering this session virtually, please copy and paste the video link so that the class can watch this in class and not via screen share.

Take answers from the group and then discuss the top tips on slide 18. Using your own knowledge, you could explain how to set a strong password and explain why they should never do online banking on public Wi-Fi. You could also ask them if they have any more top tips that could be added.

Plenary/reflection activities– slides 19 -21 and handout (10 minutes)

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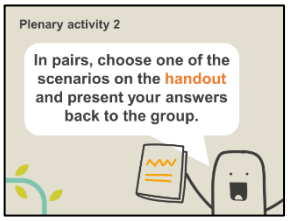
Remind the students of the "ABC" of online security. On the handout provided, students should choose one of the scenarios and using their newly acquired knowledge, they should decide how best to respond to the situation.

If time, choose some pairs to present their ideas back to the rest of the group.



To conclude the session, inform the students that they should always query a call or message particularly if it is unsolicited. In their own time, they could create a list of 5 questions that they can use in the future to help them determine the authenticity of an email, text or phone call. You could give them a couple of ideas to get them going for example

- Are they asking to confirm sensitive details?
- Are they asking for money?
- Do I know who has sent the message?
- Is the email address genuine?
- Are there any mistakes in the correspondence?

Bring the session to an end and recap the learning objectives. Thank the students/teachers and that you hope they have learned some new things about staying safe.

<u>Next Steps and feedback - slides 23-24 (1 minute)</u>

Finally, suggest the next steps that the students could take to ensure their own online presence is safe and secure and if necessary, they could also change their passwords to make sure that their security is protected at all times.

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Conclude by asking students to complete their feedback form remembering to keep it anonymised.

Slide 25

At the end of the session to signpost for more information on the My Personal Finance Skills website. Please highlight what is available and ask students to share what themes they would like to know more about so we can create relevant content.

Ideas to be emailed to skills@thepfs.org or a member of the team.

Slide 26

Should you have extra time, we have a slide containing 2 x bitesize learning videos that could be played in the class. These videos consolidate learning already taken place.

If you are delivering this session virtually, please copy and paste the video link so that the class can watch this in class and not via screen share.