

Question: What is PSHE?

PSHE stands for **Personal, Social, Emotional and Economics**. In this subject you will learn the knowledge and skills needed to manage your lives, now and in the future. PSHE will help you to stay healthy, safe and will prepare you for life and work.

Understanding fraud and data protection - The bigger picture:

This term in PSHE the topic you will be learning about is Fraud. You will learn about different types of fraud and their consequences, how to protect yourselves from fraud, how to seek help if we are concerned about someone becoming a victim of fraud and about the importance of online safety strategies to protect from fraud.



What do you already know about fraud?

Key words & Definitions

Fraud: Wrongful or criminal deception intended to result in financial or personal gain.

Victim: A person who is tricked or duped.

Perpetrator: A person who carries out a harmful, illegal, or immoral act.

Consequences: A result or effect, typically one that is unwelcome or unpleasant.

Crime: A crime is an unlawful act punishable by a state or other authority.

Scam: An illegal plan for making money, especially one that involves tricking people.

Identity fraud: When a fraudster uses someone else's identity (or creates a fake identity) to access a product or service so they get out of paying for it themselves.

Social media: Websites and applications that enable users to create and share content or to participate in social networking.

Firewall: Is a network security system that monitors and controls incoming and outgoing network traffic based on predetermined security rules.

Antivirus: Is a computer program used to prevent, detect, and remove malware.

Which of these do you think are a 'Serious Crime' and which are a 'Small Lie'?



Allowing criminals to transfer money through your account



Taking out a mobile phone contract with insurance that replaces the phone if it is stolen, and then reporting the phone missing when it's not



Lying about your grades in a job application



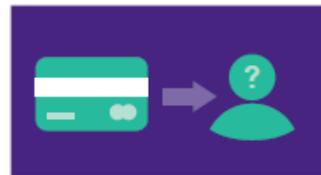
Using your parents' bank account details to pay for online shopping without them knowing



Illegally downloading or streaming music and TV programmes



Hacking someone's computer to find out their personal information



Selling your credit card details to someone you don't know



Breaking your phone and then taking out insurance and claiming you broke it afterwards



Lying about the quality of a product you are selling online



Buying clothes online and claiming they never arrived even though they did



Collecting money for a fake charity



Using someone else's details to apply for a loan or credit card

All of these actions are examples of fraud and can carry serious consequences.

There are lots of possible consequences of committing fraud. This might include...

- There will be a police investigation
- They have to pay back the money that was gained through fraud
- Their online sellers account would be shut down
- They will not be able to take out a loan or credit card from a bank
- Banks, the police and anti-fraud agencies keep their details
- They will get a criminal record
- They might go to prison for up to 10 years
- It will be difficult to get a mobile phone contract
- It will be difficult to get a mortgage for a house
- They might find it harder to get a job

