

Human Cost of Fraud



Ali

Look at the See it! Film Clips in the Out of Your Pocket section of www.outofyourhands.com and then answer the following questions.

1. How did Ali fall victim to fraud?

2. Ali said he's lost all of his Christmas money. If he'd been given £80 by his dad, £20 from his gran, £5 from his auntie and £50 from his uncle and £15 by his sister, how much did he lose?

3. By the time Ali's bank contacted him and put a block on his card, there was only £53.47 left in his current account. If he had £76.80 in his current account before Christmas, then paid in his Christmas money as well as £45 that he earned on Christmas Eve:

a. how much money was in his account just after Christmas? _____

b. how much money did the fraudsters steal? _____

4. What could Ali have done to better protect himself from fraudsters?

5. What is the key bit of information that Ali should never have given away?

Human Cost of Fraud



George

1. How was George persuaded to give fraudsters his card and PIN?

2. How did George feel when the courier arrived?

3. How did George find out that he'd been a victim of fraud?

4. George had saved 10% of his income for twenty years before his retirement. If his salary varied as below, work out how much money he'd saved.

5 years at £20,000	
3 years at £25,000	
4 years at £28,000	
2 years at £33,000	
1 year at £35,000	
4 years at £38,000	
Total saved:	

5. The fraudsters took 73% of his savings. How much did they tak

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Josh

1. What was Josh doing to look for a job?

2. What job did Josh get?

3. What did Josh have to do in his new 'job'?

4. If Josh got to keep 8% of all the money paid into his account and the following amounts were paid in, how much money did he think he was making?

£16	
£130	
£480	
£95	
£1400	
£3435.04	
£2017.90	
£870	
Total he expected to make:	

5. When the bank contacted Josh, they stopped his account, took all the fraudulent funds and told him he could face a 10-year prison sentence because he had been used to launder money and that's illegal. How much money did Josh end up making?

Human Cost of Fraud



Jessica

1. How did Jessica become a victim of crime?

2. What did she think had happened to her card?

3. Jessica had a £200 limit on the amount of cash she could take out in one day, but when she went to the bank the next day, her account was missing £400. Why was that?

4. Why does Jessica wish she'd asked her bank to block her card immediately?

5. How could Jessica have made it much more difficult for the thieves to get cash out with her card?

Human Cost of Fraud



Nikki

1. What privacy settings did Nikki use on her Twitter account?

2. Why did Nikki take a picture of her bankcard and post it on social media?

3. What made Nikki think there might be something wrong with her bank account?

4. What details did the fraudsters have that helped them steal Nikki's identity?

5. How is Nikki trying to get her identity back?

Human Cost of Fraud



Brenda

1. At the beginning of Brenda's story, what did Brenda's caller ask her to confirm?

2. Who did Brenda call when she put down the phone after being told about the purchase she hadn't made?

3. What was Brenda told to do with all the funds in her account and how did she feel about it?

4. When did Brenda realise it was fraud?

5. Brenda was lucky in that the bank were able to recover some of her money from the account she'd been told to open. Most of the money had been moved on to a different account that couldn't be traced. If the bank were able to get back 34% of Brenda's £42,080.10, how much money did Brenda get back?
