NEW MEXICO 4-H

Aggie Next Step

Scams & Fraudulent Practices



Post Secondary Pathways

Newt McCarty, State 4-H Agent and Chelsey Juenemann, Education Specialist

AGGIE NEXT STEP Post Secondary Pathway Program
Prosper Empower Thrive Soar

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Scams & Fraudulent Practices

Lesson Focus

Scams and fraudulent practices are increasingly common in today's digital world, and young people are often targeted. In this lesson, participants will analyze real-life scenarios, spot the red flags, and discuss why some people may be more vulnerable. By recognizing these risks, they can make smarter financial decisions to protect their money.

Supplies

- Worksheets
- Handouts
- Pens/Pencils

Objectives

Students will be able to:

- **Identify** common types of scams and fraudulent practices.
- **Explain** how scammers use emotional manipulation and urgency.
- **Apply** protective strategies to avoid financial loss.
- **Evaluate** financial offers using critical thinking skills.

Preparation

Review lesson materials and determine which worksheets and handouts you will use for the lesson. Print enough assessments, worksheets, and handouts for each participant.

Activities

1. Have participants complete the *Pre-Assessment*.

2. Begin with a quick whole-group discussion:

Q: Why do people fall for scams?

Transition the conversation to this key point: Scams succeed because they are designed to manipulate emotions – not because people lack intelligence.

3. Introduce common types of scams: Phishing emails/texts, Fake online stores, Prize or lottery scams, Imposter scams (posing as banks, IRS, tech support), Subscription traps, and Investment scams targeting young adults.

For each, quickly ask:

Q: What does the scammer want?

Q: What is the financial risk?

4. Introduce emotional triggers. Write these words on the board: urgency, fear, authority, excitement, scarcity, sympathy/connection. Explain: *These are the emotional triggers scammers use to push people into acting without thinking. As you work through the next activity, identify which trigger is being used.*

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5. Divide participants into small groups of 2-4. Have them work together to read and analyze the scenarios in the ***Scam Scenario Analysis*** worksheet.

6. Wrap-up: *Which scam seemed most believable? What pattern did you notice?*

7. If time allows, distribute the ***Spotting Scams & Protecting Your Money*** infographic and review it with the class. This handout can also be sent home with students for additional reference.

8. ***Exit Ticket*** – Depending on time, this can be done as a class discussion, as an individual worksheet, as homework in class, or during the following class.

9. Have participants complete the *Post-Assessment*.

Reflection

By analyzing scams and discussing red flags, you can see how vulnerability affects financial decisions. Recognizing these warning signs helps you pause, think critically, and protect your money from fraud.



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Extensions

1. Create a class-generated "Scam Prevention Checklist." Include protective strategies such as

   Pause before acting
   Verify the sources
   Never share personal or banking information
   Avoid clicking suspicious links
   Research unfamiliar companies
   Talk to a trusted adult or financial institution

2. Create *Awareness Posters or Infographics.* Participants design a visual to educate others about common scams, red flags, and ways to protect themselves.

Differentiation

Content Support: Provide a partially completed *Scenario Analysis* worksheet for students who need extra guidance.

Focus on recognizing emotional manipulation and urgency in simplified examples.

English Language Learners: Allow verbal responses in place of written ones and pair students with a supportive English-speaking peer.

Pre-teach key vocabulary (scam, phishing, fraud, vulnerable, urgency, red flag, protective strategies).

Use visuals, simple definitions, and examples.

Processing Time: Provide additional think time before students respond or share.

Visual Support: Provide the *Spotting Scams & Protecting Your Money* infographic to support *Scam Scenario Analysis*.

Advanced or Early Finishers: Have participants research a real-world scam online and present how it could have been avoided.

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Resources

Optional Videos

Note: Please preview all videos before showing them to students to ensure they are age-appropriate, relevant, and aligned with your classroom needs.

Fakes, frauds, and scams: Counterfeits on Walmart.com
https://youtu.be/O1tJnG-4BUY?si=JrF-SOGdp3jA3MA9

Secrets of the Sell and Outsmarting Deceptive Advertising
https://youtu.be/CuhNa66-BPk?si=9WrsPVHezGqvYvmO

Consumer Confidence: Hidden Fees
https://youtu.be/oQvxeoFq38M?si=0dH99E3gMqY2AysU

How Can I Avoid Hidden Fees?
https://youtu.be/qNS77ruuSWg?si=VHdwUMbkTIkmMUYy

Subscriptions Everywhere! Clean Up Those Forgotten Monthly Fees
https://youtu.be/1nDzaO7Hsnk?si=sg0xoC4yOYcOdgE0

NM Standards:

NM PED Standards: Career and Technical Education (CTE):
3.1.1: Employ critical thinking skills to solve problems and make decisions

NM Social Studies Standards - Strand 10: Economics/Financial Literacy (Grades 9-12)
Econ. 13: Apply understanding of economic concepts and systems to analyze decision making and the interaction between consumers, business, government, and societies
Econ. 48: Evaluate how and why individuals choose to accept risk, reduce risk, or transfer risk

Common Career Technical Core (CCTC) Standards: Career Ready Practices (CRP): CRP-1: Act as a responsible and contributing citizen and employee
CRP-8: Utilize critical thinking to make sense of problems and persevere in solving them

Optional ELA Alignment (Grades 6-12)
SL1: Participate in a range of conversations and collaborations