Penny Explains

Key Stage 2 · Years 5 and 6 | Scams, risk and insurance | About 30 minutes



Spot the scam

Be a scam detective: learn the warning signs and what to do.

Answers and teaching notes

For the teacher

- **Aim:** Pupils recognise the warning signs of a scam (urgent, secret, too good to be true, asks for passwords or PINs, strange links) and know the safe response: stop, do not click, tell a trusted adult.
- **Curriculum links:** Financial Education Planning Framework, ages 9 to 11: managing risks and emotions (online scams, phishing, keeping PINs and passwords safe). PSHE and RSHE: online safety and online financial harms. Citizenship: staying safe with money. Computing: using technology safely.
- **Watch first:** the Penny Explains video "How to spot a scam" at pennyexplains.com.
- **Starter:** Read out: "You have won £1,000! Tap the link in the next 5 minutes." Thumbs up or thumbs down: would you tap? Why not?
- **Support:** Write the five warning signs on the board as a checklist. Pupils tick them off for each message. Scam texts can be forwarded free to 7726.
- **Stretch:** Pupils write a pretend scam message with at least three warning signs, then swap and spot (for learning only, never to send). Remind the class that scams fool clever adults every day, so it is never the victim's fault.
- **Total:** 35 points. Suggested answers are shown in red; accept any answer that is well reasoned.

I can...

- [ ] I can name the warning signs of a scam.
- [ ] I can find the warning signs in a message.
- [ ] I know what to do if I think something is a scam.

Key words

Scam: a trick to steal money or personal details.

Personal details: private facts, like your address and passwords.

PIN: the secret number for a bank card.

Urgent: must be done right now.

Trusted adult: a grown-up you feel safe with, like a parent, carer or teacher.

1 Fill the gaps

5 points

Use the words in the box to finish the sentences. Use each word once.

late | fast | trick | PIN | secret | slowly | true

A scam is a **trick** to steal your money or your personal details. Scammers want you to act **fast**, before you have time to think. They may tell you to keep it **secret**. A real bank will never ask for your **PIN**. If something sounds too good to be **true**, it probably is.

2 Quick quiz

2 points

Circle one letter for each question.

a) Which number can you forward a scam text to, for free?

(A) 999 (B) 7726 (C) 1234 (D) 0000

b) A text says: "Your account is locked. Reply with your PIN." What should you do first?

(A) Send the PIN (B) Tap the link (C) Tell an adult (D) Guess a PIN

3 Spot the scam: the prize text

4 points

Noor gets this text on her phone. Read it like a detective.



Penny says: Scams fool clever grown-ups every day. If one tricks you, it is not your fault. Tell someone fast.

Text from: 07700 900123

CONGRATULATIONS! You have WON a new games console!

Claim it in the next **10 minutes** or you will lose your prize.

Tap here: **free-prizez-4u.example/claim**

Do not tell anyone, or the prize will be cancelled.

Write 4 things that tell you this could be a scam.

1. It is urgent: only 10 minutes.
2. Too good to be true: a prize for a competition she never entered.
3. A strange link, with odd spelling.
4. It tells her to keep it secret.

4 Spot the scam: the “bank” email

4 points

Noor’s dad gets this email. It looks like it comes from his bank. Does it?

Email from: Bramble Bank Securty Team

Dear Customer,

We have found a problem with your acount. It will be **locked today**.

To keep your money safe, reply now with your **card number and PIN**.

Or log in here: **bramb1e-bank.example/login**

Write 4 things that tell you this could be a scam.

1. It asks for a PIN. A real bank never does.
2. It is urgent: “locked today” and “reply now”.
3. Spelling mistakes: “Securty” and “acount”.
4. A strange link: “bramb1e” has a number 1 in it. (Also accept: “Dear Customer”, not his name.)

5 Warning sign or good move?

8 points

Write each one in the right box.

- It says keep this a secret
- It says you must act right now
- Forward the text to 7726
- A prize for a competition you never entered
- Do not click the link
- Tell a trusted adult
- It asks for your password or PIN
- Stop and think first

Warning sign	Good thing to do
It says you must act right now	Tell a trusted adult
It asks for your password or PIN	Do not click the link
It says keep this a secret	Forward the text to 7726
A prize for a competition you never entered	Stop and think first

6 What would you do?

5 points

Read the story, then answer the questions.

Finn is playing an online game. A player he does not know sends him a message: “I can give you **10,000 free coins**! Just send me your **password** so I can add them. Be quick, and **do not tell your parents**.”

a) Which warning signs can you spot? Find three. 3 marks

> Any three: too good to be true (free coins); asks for a password; urgent ("be quick"); secret ("do not tell your parents"); it comes from a stranger.

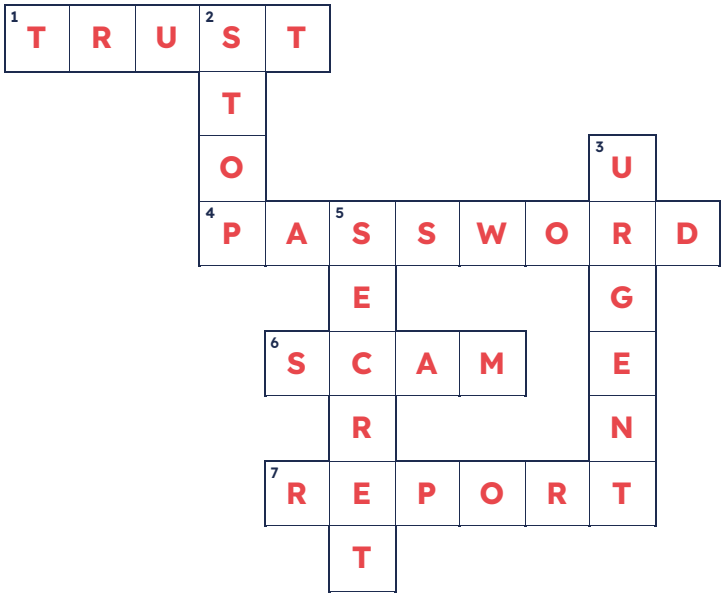
b) What would you do if you were Finn? Why? 2 marks

> Do not send the password and do not reply. Tell a trusted adult, then block and report the player. With the password a stranger could take over the account and anything paid for in it.

7 Scam crossword

7 points

Use the clues to fill in the grid.



Across

1. Tell an adult you … (5)

4. A secret word that you never share (8)

6. A trick to steal money or details (4)

7. Tell the right people about a scam (6)

Down

2. The first thing to do when a message feels wrong (4)

3. "Act right now!" Scammers make things sound … (6)

5. A scammer may tell you to keep it a … (6)

8 Before you go

One thing I learned today

One question I still have

How sure do I feel?

Not yet · Getting there · Got it

Take it home

Teach a grown-up the three steps: **stop**, **do not click**, **tell someone you trust**. Do they know that a scam text can be forwarded free to **7726**?

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