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.

Name _____ Class _____ Date _____ Score: / 35

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 _____ to steal your money or your personal details. Scammers want you to act _____, before you have time to think. They may tell you to keep it _____. A real bank will never ask for your _____. If something sounds too good to be _____, 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. _____
2. _____
3. _____
4. _____

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. _____
2. _____
3. _____
4. _____

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

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**."

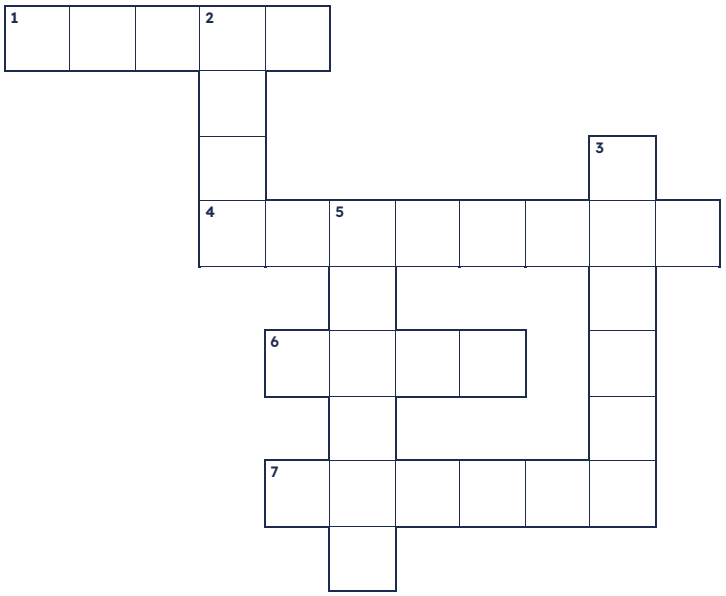
a) Which warning signs can you spot? Find three. 3 marks

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

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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