

# Instructor Guide

*This CPR Productivity Pack is for use with the video:*

## The Fraud Files: How to Spot Scams, Cons, and Crooks



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## How to use this video package

Now you can teach your audience how to recognize fraud and avoid being victimized! Case by case, *The Fraud Files* illustrates some of the most pervasive con games, including home repair fraud, “get rich quick” and pyramid schemes, plus telemarketing and vacation travel scams.

What this video teaches:

- By viewing the cases presented in *The Fraud Files* and discussing preventive measures for each, your audience will learn:
- What a con artist looks like, how they work, and how they target their victims;
- Why seniors are particularly vulnerable;
- Tip-offs that a con job is in progress;
- Things they can do to protect themselves;
- What to do when asked to make a quick decision;
- How and when to involve law enforcement.

How to get the most out of this video:

The key to success in crime prevention and community policing is your ability to get citizens involved in your program. *The Fraud Files* will help you do that. How? By making the subject interesting and involving the viewer on an emotional level! Show the video AND use the materials included in this Productivity Pack and you will be very pleased with the results.

Suggested uses for this video:

- Show it to community watch groups, at churches, and to senior citizens.
- Invite civic organization to show the program to members – and to the community as a public service.
- Use the video together with the CPR Productivity Pack to attract interest and increase participation.
- Highlight just one case or use them all – modular format allows you flexibility!
- Loan the video to individuals and community groups.
- Make the video available through the public library.
- Broadcast *The Fraud Files* on cable access (separate permit may apply – see back cover of this guide).

About the Productivity Pack

The Productivity Pack includes materials to help you publicize and conduct a meaningful learning session based on the material presented in the video. Use the sample publicity flyer and press release to publicize a meeting where you plan to show *The Fraud Files*. Photocopy the Audience Handout and use the questions to help get people more involved. Is there a real “go-getter” in the crowd? Make sure they get a copy of the Internet Resource Guide so they can conduct further investigation on their own of the topics discussed here.

## Discussion Questions

Test your knowledge

**THE FRAUD FILES** presents five different cases involving con artists. You may want to STOP the tape after each case and discuss the questions posed by the narrator on what could have been done to thwart the con job. You may also want to talk about a local case. After viewing the complete program, go on to the following questions to prompt a more general discussion of fraud and how it affects you and your community.

**Q: Who are the people most likely to be targeted by con artists? Why?**

A: Nine out of ten frauds target senior citizens because many mature people possess assets that have been acquired throughout a lifetime of hard work. Pensions, savings accounts, money market accounts and jewelry are what these thieves are most interested in.

**Q: List and discuss some of the Tip-Offs that a con job is underway.**

A:

- Cash only: They want cash so they can make a quick get-a-way with your money – without leaving a trail.
- Secret Plan: The con artist tells you he can't divulge details. Actually, keeping you in the dark helps increase his chances of pulling off the scam without being caught.
- Get Rich Quick or Too Good to be True: If something seems too good to be true, it probably isn't true – or good!
- Something for Nothing: If you are being promised something without having to work for it, beware – YOU'RE the one who will give something and receive nothing in return!
- Hurry, Today Only, or Last Chance: You are told to act immediately because the crook is afraid you'll investigate the "deal" and use your better judgment.
- Fear Tactics: The con uses these to motivate action.
- Leftover Materials: He offers you a great deal based on availability of leftover materials – but if they exist at all, they are usually stolen or defensive.

**Q: What are some ways you can avoid being cheated?**

A:

1. Make yourself aware of scams such as those presented in THE FRAUD FILES. Compare notes with your friends and neighbors. Consult the web sites listed in this audience handout.

2. Whenever you let anyone work for you, ALWAYS ask for references and ALWAYS check them. Verify all claims – including certifications, insurance bonding.
3. Before you enter into a business arrangement with anyone, be sure to seek competitive bids. Insist on a written agreement and read everything carefully before you sign. All this should happen IN ADVANCE of any money exchange.
4. If someone tells you that you have to decide right now, your decision should always be no.
5. Consult with friends, family, or attorneys whenever you do not fully understand something.
6. Beware of “cash only” deals.
7. If something seems too good to be true, it probably is.

**Q: Why is it imperative to report a case of suspected fraud as soon as possible?**

A: Because con artists hit and run very quickly. Reporting your experience right away will help Law Enforcement and consumer protection agencies to catch the con artists, and prevent others from being victimized. You want to be part of the solution; reporting the scam is the first step.

**Q: What are some agencies you can contact if you suspect a case of fraud?**

A:

- Local police or sheriff’s departments
- Better Business Bureau
- State Attorney General
- Federal Trade Commission
- Others: \_\_\_\_\_

Now apply what you have learned to your own situation.  
How would you answer the following questions?

1. Can you think of any situation in which you may have been a con artist’s victims? Why do you think so? What were the tip-offs? What would you do differently if it happened again?
2. Can you think of additional ways to prevent yourself or others you know from being victimized by con artists?
3. What actions, if any, do you think could be taken within your neighborhood, city, county, or state to help make it harder for con artists to do their dirty deeds?

# Help Stop Con Artists from Operating in our Community

Find out how by attending a special presentation of:

## **The Fraud Files** **How to Spot Scams, Cons, and Crooks**

**Date:**

**Time:**

**Location:**

**Presented by:**

**For further information contact:**

## Sample Press Release

Announce the availability of THE FRAUD FILES in newspapers and on TV and radio.  
Instructions: Substitute your own information for the material in boldface.

### NEWS RELEASE

Today's Date: **January 24, 2004**  
For Immediate Use

Contact: **Lt. John Doe, 782-1234**  
**Sallie Smith, 782-5678**

### How to Spot Con Artists is Topic of Police Forum

**Anytown, USA** – A telemarketer informs you that you've won a prize. A co-worker invites you to get involved in a plan that will make you both millionaires. How can you know for sure whether these are legitimate opportunities, or just the latest scams?

**Anytown Police Department** wants you to know the difference, and is offering a special presentation this coming **Tuesday, January 27**. The hour-long program will begin at **7:00 p.m. in the YMCA meeting room at 321 Main Street**.

According to **Lt. John Doe, consumer fraud investigator**, participants will learn the tip-offs that a con job is underway, as well as how to identify potential con artists and how they target their victims. The program will include a viewing of a new video called *The Fraud Files: How to Spot Scams, Cons, and Crooks*.

"Senior citizens especially should consider attending this program," said **Doe**. "Nine out of ten scams target seniors – especially elderly women living alone. However, increasingly, we're seeing that everyone – even the individual who thinks of himself as being street smart – is vulnerable where fraud and con artists are concerned."

**Doe** said that *The Fraud Files* video is available for loan to the public, so that individuals and groups who cannot participate in **Tuesday's** meeting can still benefit and learn how to prevent themselves from being victimized by con artists. For further information, contact **Doe at 782-1234**.

## Tips for avoiding Internet fraud

Tips for avoiding fraud online  
From [www.fraud.org](http://www.fraud.org)

- **Know who you're dealing with.** If the seller or charity is unfamiliar, check with your state or local consumer protection agency and the Better Business Bureau. Some Web sites have feedback forums, which can provide useful information about other people's experiences with particular sellers. Get the physical address and phone number in case there is a problem later.
- **Look for information about how complaints are handled.** It can be difficult to resolve complaints, especially if the seller or charity is located in another country. Look on the Web site for information about programs the company or organization participates in that require it to meet standards for reliability and help to handle disputes.
- **Be aware that no complaints is no guarantee.** Fraudulent operators open and close quickly, so the fact that no one has made a complaint yet doesn't mean that the seller or charity is legitimate. You still need to look for other danger signs of fraud.
- **Don't believe promises of easy money.** If someone claims that you can earn money with little or no work, get a loan or credit card even if you have bad credit, or make money on an investment with little or no risk, it's probably a scam.
- **Understand the offer.** A legitimate seller will give you all the details about the products or services, the total price, the delivery time, the refund and cancellation policies, and the terms of any warranty.
- **Resist pressure.** Legitimate companies and charities will be happy to give you time to make a decision. It's probably a scam if they demand that you act immediately or won't take "No" for an answer.
- **Think twice before entering contests operated by unfamiliar companies.** Fraudulent marketers sometimes use contest entry forms to identify potential victims.
- **Be cautious about unsolicited emails.** They are often fraudulent. If you are familiar with the company or charity that sent you the email and you don't want to receive further messages, send a reply asking to be removed from the email list. However, responding to unknown senders may simply verify that yours is a working email address and result in even more unwanted messages from strangers. The best approach may simply be to delete the email.
- **Beware of imposters.** Someone might send you an email pretending to be connected with a business or charity, or create a Web site that looks just like that of a well-known company or charitable organization. If you're not sure that you're dealing with the real thing, find another way to contact the legitimate business or charity and ask.
- **Guard your personal information.** Don't provide your credit card or bank account number unless you are actually paying for something. Your social security number should not be necessary unless you are applying for credit. Be especially suspicious if someone claiming to be from a company with whom you have an account asks for information that the business already has.
- **Beware of "dangerous downloads."** In downloading programs to see pictures, hear music, play games, etc., you could download a virus that wipes out your computer files or connects your modem to a foreign telephone number, resulting in expensive phone charges. Only download programs from Web sites you know and trust. Read all user agreements carefully.
- **Pay the safest way.** Credit cards are the safest way to pay for online purchases because you can dispute the charges if you never get the goods or services or the offer was misrepresented. Federal law limits your liability to \$50 if someone makes unauthorized charges to your account, and most credit card issuers will remove them completely if you report the problem promptly.

# Scams against businesses and telemarketing scams

## Scams against businesses

- **Do business with companies you know and trust.** If you don't know them, check them out.
- **Understand the offer.** Get all the details and promises in writing.
- **Check all bills and invoices carefully.** It's hard to get your money back once you've paid it to a con artist.
- **Guard your financial or other account information.** Don't provide it to anyone unless there is a legitimate reason to do so as part of a transaction.
- **Educate your employees about avoiding scams.** Make sure they understand their roles and responsibilities.

## Telemarketing scams

- **Know whom you're dealing with.** If the company or charity is unfamiliar, check it out with your state or local consumer protection agency and the Better Business Bureau.
- **Be aware that no complaints is no guarantee.** Fraudulent operators open and close quickly, so the fact that no one has made a complaint yet doesn't mean that the company or charity is legitimate. You still need to look for other danger signs of fraud.
- **Don't believe promises of easy money.** If someone claims that you can earn money with little or no work, get a loan or credit card even if you have bad credit, or make money on an investment with little or no risk, it's probably a scam.
- **Think twice before entering contests operated by unfamiliar companies.** Fraudulent marketers sometimes use contest entry forms to identify potential victims.
- **Never pay to play.** It's illegal for a company to require you to buy something or pay a fee in order to win or claim a prize. Buying something doesn't improve your chances of winning.
- **Resist pressure.** Legitimate companies will be happy to send you detailed information and give you time to make a decision. It's a probably a scam if the marketer demands that you act immediately or won't take "No" for an answer.
- **Guard your personal information.** Only provide your credit card or bank account number when you are actually paying for something. Don't give your social security number to a telemarketer.
- **Beware of bogus "recovery services."** These crooks tell consumers that, for an upfront fee, they can recover money lost to fraud. Legitimate law enforcement agencies don't charge to help telemarketing fraud victims.
- **Know your rights.** Under federal law, you can tell telemarketers to put you on their "Do Not Call" lists and sue them in small claims court for \$500 if they call again. To document your request, ask for the name and address of the company on whose behalf the salesperson is calling, and record that information, along with the date, on a pad that you keep by the phone. If the company calls again, write down the date. Contact your state or local consumer protection agency to find out if you also have "Do Not Call" rights under state law.
- **Report violations.** If your "Do Not Call" rights are violated, contact the Federal Trade Commission, 877-382-4357 or [www.ftc.gov](http://www.ftc.gov) (the FTC does not have jurisdiction over banks, insurance companies, and telephone companies), and the Federal Communications Commission, 888-225-5322 or [www.fcc.gov](http://www.fcc.gov). Report violations of state law to the appropriate state agency.