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Spot It, Stop It

L4.5.7 · FRAUD

I CAN

recognize the structure common to every fraud

THE APPROACH	THE URGENCY USED	THE PAYMENT DEMANDED	THE TELL
"Your account is locked"			
"You owe back taxes"			
"You won, pay the fee"			
Romance, then a crisis			
"Guaranteed returns"			

The single rule

Every one of these shares one structure. Name it in one sentence — and it should work on a fraud that has not been invented yet.

Answers and talking points

What a good answer looks like, and one question to ask when the pencils go down.

The approach	The urgency used	The payment demanded	The tell
"Your account is locked"	Act now or lose access	Confirm your login, then a transfer	A real bank never asks you to log in from their link
"You owe back taxes"	Arrest or a deadline today	Gift cards, wire, crypto	No tax authority is paid in gift cards, ever
"You won, pay the fee"	The prize expires	A fee up front	Winnings are never unlocked by sending money
Romance, then a crisis	Someone is in danger now	A transfer to a stranger	The emergency always arrives before any meeting does
"Guaranteed returns"	The window closes soon	Money you cannot get back	Guaranteed and high are not available at the same time

9-12

The single rule — the answer the page is after

Every row shares one structure: **manufactured urgency, plus a payment that cannot be reversed, plus a reason not to check with anyone else.** Accept any sentence that captures those three. The test the sheet sets is the right one — it has to work on a fraud nobody has invented yet, and this does.

Ask: "What would happen if you waited a day and called the real number yourself?" Every legitimate request survives that. No fraud does.

9-12

Why the payment method is the giveaway

Gift cards, wires and crypto are chosen for one reason: **they cannot be clawed back.** A real organization has no preference for irreversible money. If someone insists on a method that cannot be undone and resists a callback, that pairing alone is enough — a student does not need to identify which scam it is.

Ask: "Who have you got that you would call first?" Naming that person now is the single most useful thing on the page.