



Consumer.gov – Lesson Plan Money Wiring Scams

Teacher's Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

The section on Money Wiring Scams shares both concepts and vocabulary with the Scams Against Immigrants section and the Job Scams section in Scams and Identity Theft, as well as with a portion of the Sending Money Overseas section in Managing Your Money. The lesson plan includes extension activities that are designed to take advantage of these connections, in order to help learners understand the similarities and differences among different types of scams. There is also a separate worksheet, Scams and Scammers, with brief guidelines for using it to help learners activate existing knowledge and summarize what they have learned across the four lesson plans.

- The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.
- The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.
- The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.
- The web page on Money Wiring Scams has three sections: What It Is, What To Know, and What To Do. The lesson plan uses What It Is for initial concept development, vocabulary development, and site navigation activities. It uses What To Know for guided practice activities, and What To Do for independent practice and extension activities.
- The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.
- Time allotments for activities will vary depending on the number of learners and their levels. Activities can be extended, shortened, or skipped to meet learners' needs and to accommodate different class/ tutorial schedules.

Objectives and Standards

	Low Intermediate and Above	Basic / Beginning
	Learners will be able to	
Content Objectives	<ul style="list-style-type: none"> List good and bad reasons for wiring money Describe the ways that scammers typically behave Describe how different types of money wiring scams work Explain how to determine whether something is a scam 	<ul style="list-style-type: none"> List good and bad reasons for wiring money Describe the ways that scammers typically behave List different types of money wiring scams Say how they know something is a scam
Language Objectives	<ul style="list-style-type: none"> Recognize key money wiring-related vocabulary when reading and listening Use money wiring-related vocabulary appropriately when speaking and writing Recognize present continuous forms of verbs when listening or reading, and use them in speaking and writing 	<ul style="list-style-type: none"> Recognize key money wiring-related vocabulary when reading and listening Use money wiring-related vocabulary appropriately when speaking Recognize present continuous forms of irregular verbs when listening or reading, and use them in speaking
Web Navigation Objectives	<ul style="list-style-type: none"> Recognize and navigate among the three parts of the Money Wiring Scams section Recognize the relationship of the Money Wiring Scams section to the rest of the Scams and Identity Theft section and to the other two major sections of the site Use the Search function to locate information on the site Recognize when they need to scroll down, and use the scroll bar to do so Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons 	<ul style="list-style-type: none"> Recognize the difference between site content and site navigation Recognize and navigate among the three parts of the Money Wiring Scams section Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons
College and Career Readiness Standards <i>(For guidance on these, see the companion Resource Sheet Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content)</i>	<u>English Language Arts and Literacy</u> Language: L1, L3, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): RI1, RI2, RI5, RI7, RI9 <u>Mathematics</u> Number and Operations--Base 10 (NBT) The Number System (NS) Ratios and Proportional Relationships (RP)	<u>English Language Arts and Literacy</u> Language: L1, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3 Reading (Informational Text): RI1, RI2 <u>Mathematics</u> Number and Operations--Base 10 (NBT)

Vocabulary and Materials

	Low Intermediate and Above	Basic / Beginning
<p>Vocabulary</p> <p>Select the vocabulary items that are new to your learners or that are most important for understanding the content. The words with asterisks (*) are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.</p>	<p>Select 10-12 items for direct teaching.</p> <p>ad apply buyer *check (noun) check (verb) clever complaint contact *convince credit card deposit *dishonest emergency extra fee *fool *inherit *lie *lottery *money transfer online *prize probably *promise quick report rush *scam *scammer seller spot tax *trick *wiring (money)</p>	<p>Select 6-8 items for direct teaching.</p> <p>ad apply buyer *check (noun) check (verb) clever complaint contact *convince credit card deposit *dishonest emergency extra fee *fool *inherit *lie *lottery *money transfer online *prize probably *promise quick report rush *scam *scammer seller spot tax *trick *wiring (money)</p>

	Low Intermediate and Above	Basic / Beginning
Materials	<p>Internet: Money Wiring Scams section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Partner Talk ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● Questions for Guided Reading ● So Many Money Wiring Scams ● Money Wiring Stories ● Today and Every Day ● Money Wiring Scams Video Transcript ● A Story About a Scam ● Two by Two 	<p>Internet: Money Wiring Scams section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Words to Know ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● Questions for Guided Reading ● So Many Money Wiring Scams ● Money Wiring Stories ● Today and Every Day ● A Story About a Scam ● Two by Two

Activities

	Low Intermediate and Above	Basic / Beginning
<p>Build Background</p> <p><i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i></p>	<ol style="list-style-type: none"> 1. Introduce the topic of money wiring scams with learners by asking them what ways they know of to make a payment or send money to someone, and what they think about sending money to someone they do not know. If learners have already worked through one or more of the related sections (Sending Money Overseas, Scams Against Immigrants, Job Scams), connect the discussion to the vocabulary and concepts from those sections. 2. If you have used the <i>Scams and Scammers</i> worksheet as an introduction to these four linked lessons, have learners review what they said or wrote about money wiring scams. 	<ol style="list-style-type: none"> 1. Introduce the topic of money wiring scams with learners by asking them what ways they know of to make a payment or send money to someone, and what they think about sending money to someone they do not know. If learners have already worked through one or more of the related sections (Sending Money Overseas, Scams Against Immigrants, Job Scams), connect the discussion to the vocabulary and concepts from those sections. 2. If you have used a <i>Scams and Scammers</i> master worksheet as an introduction to these four linked lessons, have learners review what the group said about money wiring scams.
<p>Preview Vocabulary</p> <p><i>Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.</i></p> <p>Handouts:</p> <ul style="list-style-type: none"> ● <i>Partner Talk</i> (low Intermediate & above) ● <i>Words To Know</i> (basic/beginning) 	<ol style="list-style-type: none"> 1. Without distributing the <i>Partner Talk</i> worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide information when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Put learners in pairs and distribute the <i>Partner Talk</i> worksheet. Partners take turns reading the words and example sentences; then they create sentences of their own. You may want to shorten the list if some of the items are already known. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. Circulate during this activity to answer questions. 3. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary. 	<ol style="list-style-type: none"> 1. Without distributing the <i>Words To Know</i> worksheet, read each vocabulary item aloud and ask learners to suggest definitions. Provide the definition yourself when learners do not know a word. Encourage learners to identify words that they have encountered when working on other sections of the site. 2. Distribute the <i>Words To Know</i> worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally. 3. Write learners' sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice.

	Low Intermediate and Above	Basic / Beginning
<p>Preview Website</p> <p><i>These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality. They are designed for learners with little experience on the web and on Consumer.gov. As you work through various sections of Consumer.gov and learners become more comfortable with site navigation, you can reduce or eliminate the time devoted to this preview.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Screenshots of What It Is, What To Know, and What To Do</i> ● <i>Printouts of the three sections (if computers are not available)</i> 	<ol style="list-style-type: none"> 1. Explore the Money Wiring Scams section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group: <ol style="list-style-type: none"> a. How many parts does the Money Wiring Scams section have? What are they? Why do you think they have these names? b. How do you know which part of the Money Wiring Scams section you are in? c. How can you change the size of the letters on the screen? d. How can you listen to someone reading the text aloud? e. How can you adjust the volume? f. How can you read the text that goes down below the bottom of the screen? 2. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What to Do. 3. Ask learners to find the vocabulary items from <i>Partner Talk</i> in the Money Wiring Scams section of the site. They can do this orally using the computer, or on paper using printouts of the pages. 	<ol style="list-style-type: none"> 1. Distribute the screenshot handouts for the three parts of Money Wiring Scams. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different. 2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the <i>text size</i> and <i>listen</i> buttons, the volume control, and the scroll bar. 3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, “Show how you change the text size,” “Show how you move to What To Do”). If learners are more experienced, you can extend this activity to the rest of the Scams and Identity Theft section. 4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 1</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Questions for Guided Reading</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Reading</i> handout. In the whole group, have learners read the questions and say what kind of information they will be looking for on the website to answer each one. Encourage them to predict what the answers will be. 2. Direct learners to the What It Is page of the Money Wiring Scams section. Have them work in pairs or individually to read the webpage and answer the questions on the worksheet. Remind them that they can use the Listen button to play the text if they wish. 3. When all have finished, review the answers with the whole group. Have learners say or show where on the page they found each answer. 	<ol style="list-style-type: none"> 1. Distribute the printout of What It Is, or direct the learners to that page on the computer. Play the audio of this section, or read it aloud yourself, as learners follow along. Have learners raise their hands when they hear/read one of the words from <i>Words to Know</i>. (This will make for a somewhat disjointed reading, as you stop each time a hand is raised to ask which word the learners heard/read.) 2. Have the learners read the section again, with or without listening (ask which they would prefer). Ask them to think about this question as they read: When you wire money, can you get it back? 3. Review the answer to the question with the whole group. Have learners show where in the text they found the answer. Be open to learner suggestions that are not provided in the text. 4. Ask learners the questions on the <i>Questions for Guided Reading</i> worksheet and have them answer orally.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 2</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>So Many Money Wiring Scams</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>So Many Money Wiring Scams</i> worksheet and direct learners to the What It Is page. Have learners work individually to fill in the four scam examples from this page in the column on the left. Circulate to be sure that all learners are recording all four examples. 2. Direct learners to the list of five scam examples at the top of the What To Know page. Ask for a volunteer to read the first one aloud. Is it the same as a scam example from What It Is? Have learners write it in the appropriate box. 3. Have learners continue the process independently or in pairs, as they choose. When all have finished, review answers in the whole group. Allow time for learners to describe any other money wiring scams that they may know about. 	<ol style="list-style-type: none"> 1. Display a poster-sized version of the <i>So Many Money Wiring Scams</i> handout, or project it on the Smartboard, and distribute individual copies if learners are able to use them. 2. Direct learners to the What It Is page. Work together in the whole group to identify the four scam examples and fill in the column on the left. Make sure that all learners understand all of the examples. 3. Direct learners to the list of five scam examples at the top of the What To Know page. Read the first one aloud. Is it the same as a scam example from What It Is? Which box should we write it in? 4. Continue the process with the remaining examples. Throughout this activity, allow time for learners to copy the answers onto their individual sheets as a form of writing practice.
<p>Guided Listening</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Money Wiring Stories</i> 	<ol style="list-style-type: none"> 1. Direct learners to the <i>What To Know</i> section and have them watch the <i>Money Wiring Scams</i> video as a group. Show them how to start and stop the video, and how to view it full screen with captions by clicking the square icon on the bottom right. You may want to stop the video at key points to check for understanding. 2. Distribute the <i>Money Wiring Stories</i> handout and have learners watch the video again, completing the worksheet as the video progresses. Allow learners to watch and listen more than once if they need or want to. 3. Have learners pair up to check each other's answers. Then review answers in the whole group. 4. Ask learners for suggestions for Lisa and Henry. What could Lisa have done to check on the scammer's story? What could Henry have done differently? 	<ol style="list-style-type: none"> 1. Using the Smartboard or a shared computer screen, have learners watch and listen to the <i>Money Wiring Scams</i> video as a group. Tell them that the video tells stories about four different people. Play the video all the way through once. 2. Display a poster-sized copy of the <i>Money Wiring Stories</i> handout. Tell learners to listen for what happened to Lisa. Play the video again, stopping at the end of the first part about Lisa. Have learners tell you what they heard. Re-play this part of the video, or read the text yourself, as needed. Fill in the top left box on the <i>Money Wiring Stories</i> poster. 3. Continue this process with the remaining parts of the video, one by one, until the entire chart is filled in. 4. Ask for four volunteers to each re-tell one of the stories. This encourages learners to put the two parts of each story together.

	Low Intermediate and Above	Basic / Beginning
<p>Treasure Hunt</p> <p><i>This activity is intended to ensure that learners absorb the three main points of the Money Wiring Scams section:</i></p> <ul style="list-style-type: none"> ● <i>Wiring money is like sending cash. You can't get it back.</i> ● <i>Scammers are people you do not know, though they may pretend to be a friend or relative.</i> ● <i>Never wire money to someone you do not know. Never never never.</i> <p><i>You can use this activity at this point, building on the previous ones, or use it as a review after the extension activities.</i></p>	<ol style="list-style-type: none"> 1. Have learners work individually or in pairs, using individual workstations or devices, or the printouts of the site content if computers are not available. 2. Ask learners to find all of the places within the Money Wiring Scams section where the text says that wiring money is like sending cash and that when you wire money you can't get it back. (1 on What It Is, 3 on What To Know, 1 on What To Do) 3. Ask learners to find all of the places within the Money Wiring Scams section where the text says that you should not wire money to someone you do not know. (1 on What It Is, 2 on What To Do) 4. Ask learners to find all of the things that the Money Wiring Scams section says about what scammers are like and how they act (Examples: they are dishonest, they try to convince you to wire money to them, they keep your money, they lie, they trick you, they are clever, they try to make things look real, they are people you do not know, they are good at being friendly). 	<ol style="list-style-type: none"> 1. Have learners work individually or in pairs, using individual workstations or devices, or the printouts of the site content if computers are not available. 2. Ask learners to find all of the places within the Money Wiring Scams section where the text says that wiring money is like sending cash and that when you wire money you can't get it back. (1 on What It Is, 3 on What To Know, 1 on What To Do) 3. Ask learners to find all of the places within the Money Wiring Scams section where the text says that you should not wire money to someone you do not know. (1 on What It Is, 2 on What To Do) 4. Ask learners to find all of the things that the Money Wiring Scams section says about what scammers are like and how they act (Examples: they are dishonest, they try to convince you to wire money to them, they keep your money, they lie, they trick you, they are clever, they try to make things look real, they are people you do not know, they are good at being friendly).
<p>Grammar Practice</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Today and Every Day</i> <p><i>This grammar practice uses verbs that appear in the Money Wiring Scams section. The handout uses language from the website to keep the focus on the verb forms.</i></p>	<ol style="list-style-type: none"> 1. Review the formation of –ing verb forms and the uses of the simple present (habitual action) and the present continuous (current action) as needed with the group. 2. Distribute the <i>Today and Every Day</i> worksheet for learners to complete individually or in pairs, as they choose. Allow learners to use the <i>Money Wiring Scams</i> section of the website for reference as needed. 3. Review answers in the whole group. Ask learners to point out where the verbs can be found on the website. 4. Have learners work independently or in pairs to generate additional sentence pairs using the verbs on <i>Today and Every Day</i> and other verbs that they know. 	<ol style="list-style-type: none"> 1. Review the formation of –ing verb forms and the uses of the simple present (habitual action) and the present continuous (current action) as needed with the group. 2. Display a poster-sized version of the <i>Today and Every Day</i> worksheet, or project it on the Smartboard. Complete the worksheet orally with the class as a whole group. If learners are able, distribute individual copies of the worksheet for them to complete as the group works. 3. Have learners locate the verbs in the <i>Money Wiring Scams</i> section of the website and point out where they are.

	Low Intermediate and Above	Basic / Beginning
<p>Independent Practice 1</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Money Wiring Scams Video Transcript</i> <p><i>This activity helps learners understand how scammers convince their targets that they are for real, while giving them opportunities to practice using new vocabulary. It also prepares them for the activity in Independent Practice 2.</i></p>	<ol style="list-style-type: none"> 1. Put learners in pairs. Have each pair develop a conversation based on one of the stories from the video: Lisa and the caller, or Henry and the owner of the house, or Anita and the grandson. Distribute the <i>Money Wiring Scams Video Transcript</i> for learners to use for reference as needed. 2. Have pairs perform their scripts for the rest of the class. After each one, have the class vote: Was the scammer believable? Did Lisa/Henry/Anita ask good questions? Discuss why the class voted as they did. 	<ol style="list-style-type: none"> 1. With the whole group, develop the conversation between Lisa and the lottery caller. What did the caller say to make Lisa believe her/him? What questions did Lisa ask? (Typically, in lottery scams, the person never even played the lottery. The scammer is just really excited about the big win, talks about all the money the person is going to get, and starts mentioning the small fee or taxes to get the MILLIONS of dollars, and rushing the target to payment.) 2. Write up the dialog and have learners practice reading it and/or acting it out. 3. Repeat the process with the Henry and Anita stories.
<p>Independent Practice 2</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>A Story About a Scam</i> 	<ol style="list-style-type: none"> 1. Direct learners to the <i>How do I spot a money wiring scam</i> section of What To Do. 2. Put learners in pairs or small groups. Have each pair/group select one of the five scenarios listed in the section and develop a story with a main character, a scammer, and a person/people to whom the main character turns for advice. Distribute the <i>A Story About a Scam</i> worksheet for pairs/groups to use as they develop their stories, and encourage them to use the stories from the video as models. 3. Collect each group's final version and create typed handouts of them to distribute for reading practice. You may also ask learners to type their own stories for practice if keyboarding is part of your program. 	<ol style="list-style-type: none"> 1. Direct learners to the <i>How do I spot a money wiring scam</i> section of What To Do. 2. Read through the five scenarios listed in the section orally with the whole group. Then have the group select one scenario and develop a story with a main character, a scammer, and a person/people to whom the main character turns for advice. Use a poster-size (or projected) copy of the <i>A Story About a Scam</i> worksheet to guide development of the story. Remind the group about the events in the stories from the video as needed to help them develop the story line. 3. Create a typed handout of the story to distribute for reading practice. 4. Have learners work in pairs or small groups to create an oral story based on one of the other scenarios. Work with each pair/group to write up their story and make a typed handout of it.

	Low Intermediate and Above	Basic / Beginning
Extension / expansion	<ol style="list-style-type: none"> 1. Have learners add the information they have gained about Money Wiring Scams to their individual copies of the <i>Scams and Scammers</i> worksheet. Then have them work in pairs to compare answers. 2. Review answers in the whole group to ensure that all have developed comprehensive understanding. 3. Use the information that has been added to the chart so far as the basis for discussion of similarities and differences. 	<ol style="list-style-type: none"> 1. Work with learners in the whole group to add the information they have gained about Money Wiring Scams to the class master copy of <i>Scams and Scammers</i>. If learners are able, have them copy this information to individual copies of the worksheet. 2. Use the information that has been added to the chart so far as the basis for discussion of similarities and differences.
Assessment <i>Handout:</i> <ul style="list-style-type: none"> ● <i>Two by Two</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson. 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> sheet and have learners complete it individually. 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.