Teacher Answer Key

Case Study

1. The pay was far above the work: $25 an hour for basic data entry. The offer arrived by email out of nowhere, and it asked for her Social Security number up front, before any interview or hire. No legitimate employer needs that to start.

2. Keep doing what her parents started: contact the bank and the credit bureaus, place a fraud alert or freeze on her credit, and get copies of her credit reports so the accounts opened in her name can be disputed and closed. Report the theft so there is a record if more accounts appear.

Multiple Choice

1. D

2. A

3. D

Matching

1-C, 2-A, 3-E, 4-B, 5-D

Fill-in-the-Blank

1) Urgency, 2) Bank, 3) Payment

Short Answer (Sample Responses)

Q1: Teens are often inexperienced with managing finances and may not recognize the warning signs of scams, making them an easier target for fraudsters.

Q2: Use strong passwords and avoid clicking on links in unsolicited messages.

Q3: Identifying red flags allows you to pause, verify the information, and avoid taking actions that scammers rely on, such as providing sensitive details.