Teacher Answer Key

Case Study

1. The unexpected contact is the job offer that arrived four days after his post with no interview required, which the reading names as a hallmark of the job scam. The manufactured urgency is the demand that he wire the money the same day because the vendor is holding the order, and the unusual payment method is the wire transfer to a stranger combined with an overpayment he is told to send back.

2. Banks make deposited funds available before the check has actually been verified, and the reading identifies that gap as the entire mechanism of the fake check scam. When the check bounces a week later the bank reverses the deposit, so Tyler would owe the full one thousand seven hundred dollars he wired, which is unrecoverable.

Multiple Choice

1. B

2. C

3. C

Matching

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

Fill-in-the-Blank

1) phishing, 2) freeze, 3) verify

Short Answer (Sample Responses)

Q1: Modern fraud is run as an industry with scripts and quality control, so messages now carry correct logos, spoofed phone numbers, and cloned websites. Where errors do appear they are often deliberate, filtering out skeptical readers so operators spend time only on people likely to comply.

Q2: Adults in their twenties and thirties report losing money to fraud at a higher rate than adults over seventy, so believing only careless people get caught removes the caution that would have helped. Scammers count on that confidence, because a person certain they cannot be fooled does not stop to verify.

Q3: Report to the Federal Trade Commission identity theft site first because it generates the recovery plan and official affidavit, then file a police report, then contact each institution's fraud department in writing and freeze the credit file. The order matters because the affidavit and police report are the documents the institutions and credit bureaus require before they will remove fraudulent accounts.