

Booklet Printing Instructions

This booklet should be printed double-sided using an 8.5" x 11" paper. Remember to start printing on page 2 and select "flip on short edge" in your printer settings. Always test first. If pages are printing upside down, switch to "flip on long edge."

1 First Paper

Side A



Back & Front Cover

Side B



Page 1 & 10

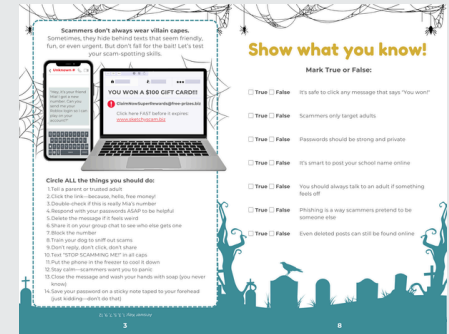
2 Second Paper

Side A



Page 9 & 2

Side B



Page 3 & 8

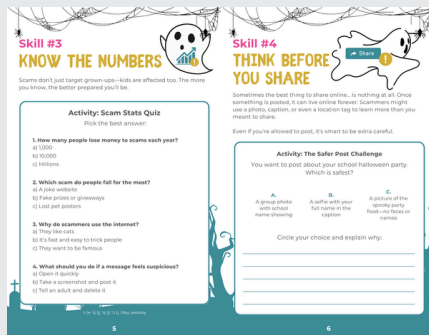
3 Third Paper

Side A



Page 7 & 4

Side B



Page 5 & 6

4 Compile all 3 pages and fold



Third Paper

Second Paper

First Paper

Ready to Get Money Smart?

Explore more games, lessons, and money tools at My First Nest Egg!

Scan to visit our website:



You're Officially a Scam Stopper!



Bell Bank
Family and Employee Owned

My First

SCAMS & FRAUD BOOKLET



Ghosts might not be real, but scammers are! Learn to spot and avoid their frightful tricks.

Welcome to My First Fraud Shield



You're growing up in a world full of amazing technology—and spooky risks. Kids everywhere are texting, gaming, learning, and exploring online. But scammers are online too, and while they don't always look scary they are real monsters.

They might pretend to be someone you trust, offer something exciting, or try to trick you into sharing private information. This booklet will show you how to recognize the signs of fraud, avoid traps, and protect yourself and others.

You don't need to be afraid—just smart. Let's build your scam shield.

Standards:

Common Core State Standards:

CCSS.ELA-LITERACY.RI.3.1 – RI.6.1, CCSS.ELA-LITERACY.RI.3.7 – RI.6.7, CCSS.ELA-LITERACY.W.3.8 – W.6.8, CCSS.ELA-LITERACY.W.3.4 – W.6.4, CCSS.ELA-LITERACY.SL.3.1 – SL.6.1, CCSS.ELA-LITERACY.SL.3.2 – SL.6.2, CCSS.ELA-LITERACY.L.3.4 – L.6.4, CCSS.ELA-LITERACY.L.3.5 – L.6.5

CASEL Standards:

Self-Awareness, Self-Management, Social Awareness, Relationship Skills, and Responsible Decision-Making



Scam Shield Pledge

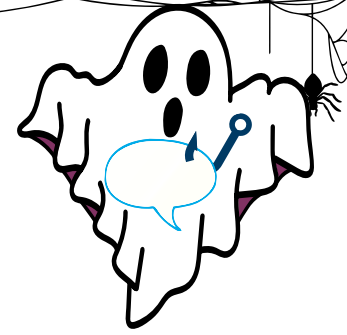
I promise to:

- Think twice before I click
- Keep my personal information private
- Talk to an adult if something feels wrong
- Help others stay safe from scams

Signature:

Date:

Skill #1 SPOT THE PHISH



Phishing is when a cyber ghoul tries to trick you into giving away personal info—like passwords, usernames, or even photos—by pretending to be someone they're not.

These messages might look like they're from a friend, a teacher, or even your favorite game. But if they ask for private info, say something scary, or feel off... don't fall for it!

What to do:



Show an adult.

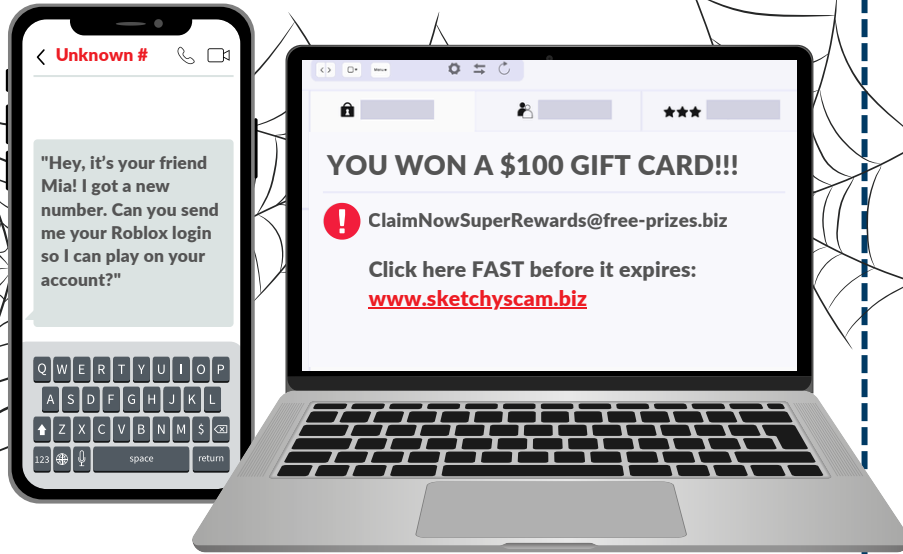


Then DELETE.



Never click, respond, or share personal information.

Scammers don't always wear villain capes. Sometimes, they hide behind messages that seem friendly, fun, or even urgent. But don't fall for the bait! Let's test your scam-spotting skills.



Circle ALL the things you should do:

1. Tell a parent or trusted adult
2. Click the link—because, hello, free money!
3. Double-check if this is really Mia's number
4. Respond with your passwords ASAP to be helpful
5. Delete the message if it feels weird
6. Block the number
7. Don't reply, don't click, don't share
8. Stay calm—scammers want you to panic
9. Text "STOP SCAMMING ME!" in all caps
10. Tape your password to your forehead so no one needs to ask again

Answer Key: 1, 3, 5, 6, 7, 8

Show what you know!

Mark True or False:

- True False It's safe to click any message that says "You won!"
- True False Scammers only target adults
- True False Passwords should be strong and private
- True False It's smart to post your school name online
- True False You should always talk to an adult if something feels off
- True False Phishing is a way scammers pretend to be someone else
- True False Even deleted posts can still be found online

Scam Shield Word Search

Look carefully! These hidden words all connect to protecting yourself from online fraud. They may go forward, backward, diagonal, or up and down.

F	R	A	U	D	T	Y	I	W	K	E
U	G	R	N	C	A	U	T	I	O	N
T	P	R	I	V	A	T	E	O	U	S
U	D	T	R	I	C	K	S	P	B	E
R	A	C	A	R	E	F	U	L	S	D
E	L	I	B	T	R	U	S	T	E	D
S	I	N	U	M	B	E	R	S	D	G
A	K	I	N	D	A	B	R	I	R	M
F	P	H	I	S	H	I	N	G	H	A

Words to find:

FRAUD
CAUTION
PRIVATE

TRICKS
CAREFUL
TRUSTED

NUMBERS
PHISHING

Skill #2 KEEP YOUR INFO PRIVATE



Even small details like your birthday or school name can be used by scammers. They may ask you for:

- Your full name
- Where you go to school
- Photos of you
- Your address or passwords

Activity: Password Skill Jumbles

Unscramble each word to reveal one of the five key parts of a great password. Then, write the full sentence that goes with each one.

1. RBUEMNS → _____

2. RETLETS → _____

3. SLYMBOS → _____

4. TNEFREIDF → _____

Answer Key: NUMBERS, LETTERS, SYMBOLS, DIFFERENT

Now write your own pretend strong password using all four!

Skill #3

KNOW THE NUMBERS



Scams don't just target grown-ups—kids are affected too. The more you know, the better prepared you'll be.

Activity: Scam Stats Quiz

Pick the best answer:

1. How many people lose money to scams each year?

- a) 1,000
- b) 10,000
- c) Millions

2. Which scam do people fall for the most?

- a) A joke website
- b) Fake prizes or giveaways
- c) Lost pet posters

3. Why do scammers use the internet?

- a) They like cats
- b) It's fast and easy to trick people
- c) They want to be famous

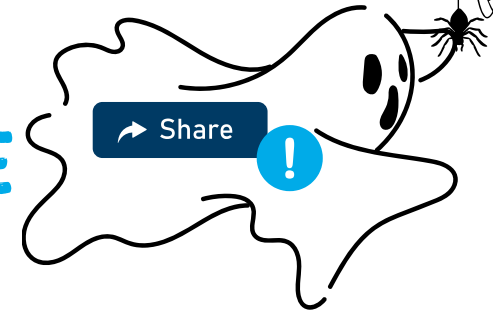
4. What should you do if a message feels suspicious?

- a) Open it quickly
- b) Take a screenshot and post it
- c) Tell an adult and delete it

Answer Key: 1) c, 2) b, 3) b, 4) c

Skill #4

THINK BEFORE YOU SHARE



Sometimes the best thing to share online... is nothing at all. Once something is posted, it can live online forever. Scammers might use a photo, caption, or even a location tag to learn more than you meant to share.

Even if you're allowed to post, it's smart to be extra careful.

Activity: The Safer Post Challenge

You want to post about your school Halloween party.
Which is safest?

A.
A group photo with school name showing

B.
A selfie with your full name in the caption

C.
A picture of the spooky party food—no faces or names

Circle your choice and explain why:
