

# SCAMS IN THE WIDER COMMUNITY

## INSTRUCTIONS

For this activity you will need printouts of:

**Factsheet - Scams in the community.**

**For the young people (find in the resources section):**

- **Picture examples.**  
**Printouts x how many in your group:**
- **Wordsearch**
- **Spot the signs house task.**
- **Pencils or Pens**

**1. Have a discussion with your young people to find out how much they already know (Refer back to Young Friends Information document if you need extra guidance).**

- Do they know what a scam is?
- Has any of their family been a victim of a scam?
- Do they know anyone can be a victim of a scam as people of all ages are targeted by criminals?
- Do they know what forms they can come in?

**2. Go through the scams factsheet**

- Scams – page 2
- Types of scams – pages 3-4
- In your community – pages 5-6  
(Buy With Confidence - recommended age 11+)

Hand out copies of the picture examples for the young people to look at as well.

**3. Pick the most appropriate activity or do both if you have enough time. This can be done individually (recommended age 11+) in pairs or a group depending on the age group.**

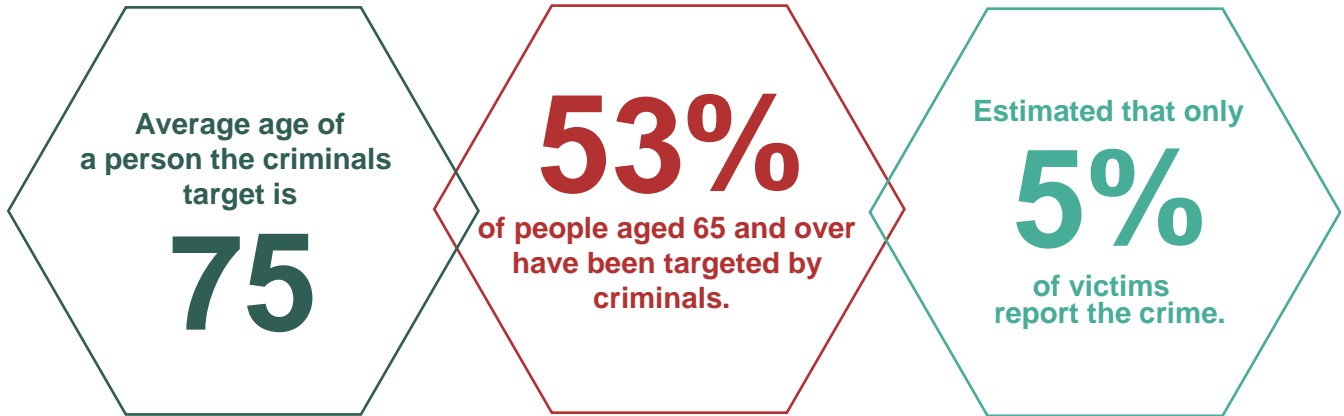
- Wordsearch.
- Spot the Signs.



# TYPES OF SCAMS

Scams are uninvited contact from another person(s) making false promises to con people (victims) out of money. They come in many forms:

- email
- letter
- telephone
- in person(doorstep)
- websites



Anyone in your community could be a victim of a scam, however, it is more likely to be someone like your elderly neighbour or a grandparent. This is because older people tend to be more vulnerable and therefore more likely to be deceived by the criminals.

Criminals get their victims hooked and keep responding to them because they target people who tend to be:

- Lonely
- Socially Isolated - many live on their own without family nearby or visiting regularly and are unable to get out of their home on their own due to disabilities and frailness.
- Feel shame about falling for another person's lies.

Because of the above, they may not report that they have been scammed.

The criminals have their details and will sell it onto others so they get bombarded and targeted continuously by numerous criminals.

The majority of scam victims suffer in silence, and don't tell even their closest friends and family.

You may be able to tell if someone you know is being scammed by:

- There will be lots of post and clutter on all the tops of their furniture and on the floor.
- Their house will be in a general state of untidiness & probably not very clean as things are getting on top of them and they can't cope with what is going on.



And once they have responded

**Scams cost the UK economy between**

**£5-£10,000,000,000.00**

**(Billion) a year**

# TYPES OF SCAMS



## POSTAL

### How you can spot them?

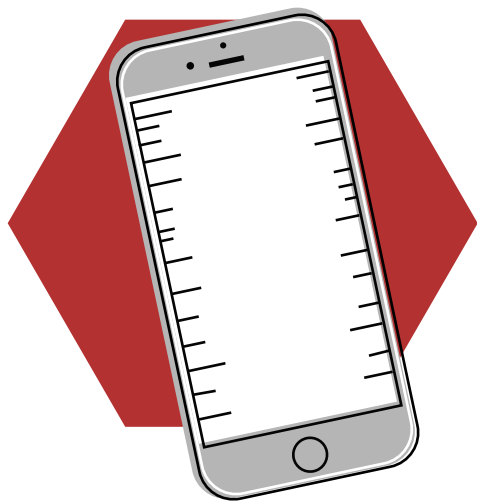
- Someone making frequent visits to the post office.
- Receive lots of mail everyday.
- Use lots of stamps.
- Receiving worthless or useless products in the post.

### What can you do to help?

- Encourage them to put them directly in the recycle bin.
- Help them sign up to the mail preference service.
- If a major issue, get a relative to have all mail redirected to them so they can filter scam mail.

### How can you protect yourself?

- Do not respond to them.
- Put them in the recycle bin.
- Sign up to the mail preference service.



## PHONE

### How you can spot them?

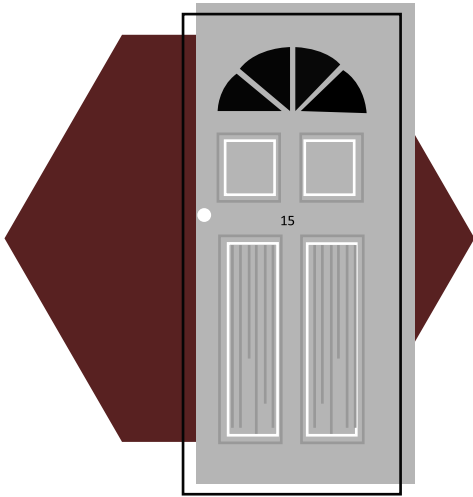
- Make regular payments over the phone.
- Receive a high number of phone calls each day
- Speak of a helpful caller - someone who helped fix an issue.
- Speak of friends who call regularly.

### What can you do to help?

- Help them to block unknown calls.
- Encourage them to sign up to the telephone preference service.
- See if they can get a call blocker from a reputable supplier.

### How can you protect yourself?

- Block calls from unknown numbers.
- Sign up to the telephone preference service.
- Get a call blocker from a reputable supplier.



## DOORSTEP

### How you can spot them?

- Have had poor quality of work carried out.
- Had unnecessary work carried out.
- Feel under pressure to agree with door step callers.
- Make large cash withdrawals to pay doorstep criminals.

### What can you do to help?

- Get them to display a No Cold Callers Sticker on their door.
- Suggest they could get more quotes if you know they are having work done.

### How can you protect yourself?

- Have a no cold callers sticker on your door.
- Don't be afraid to say NO.
- Get a second opinion.
- You have 14 day cooling off period on any contracts made in the home over £42. This means you are allowed to change your mind.



## ONLINE

### How you can spot them?

- Receive suspicious emails. Receive notifications about false final demands.
- Speak of a new relationship which is perhaps online. Make payments online via email or SMS text links.

### What can you do to help?

- If they go online and use email, ask them if they've turned on a filtering system that sends unknown email addresses direct to a junk mail folder.
- Tell them about 2 factor authentication for extra security.

### How can you protect yourself?

- Do not respond to phishing emails asking for logins and passwords.
- Have a filtering system that sends unknown email addresses direct to junk box.

# IN YOUR COMMUNITY

Be observant when out and about in your own neighbourhood. Rogue Traders come in various guises. Typical work includes roof washing, roof repairs, tarmacking and tree cutting. If you see vans and trucks without proper company information or just a name and mobile number then tell a parent or guardian that you think there might be rogue traders working on a neighbour's house and that you think they need to be reported. There are approved trader schemes run by your local Trading Standards such as Buy With Confidence which is run nationally.

Check with your local Trading Standards to see if they may run any other business approval schemes. You could do this yourself if you are working with younger children, however, if you are working with 11+ you could ask them to look at your local council website to learn more about Trading Standards and the work they do locally.

## Buy With Confidence

Use a Buy With Confidence Scheme Trader for any work that may need doing. Members of the scheme are audited and approved by Trading Standards and display the logo:



If your family, friends or relatives need to have work done, recommend they look up traders on this website for quotes:  
[www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)

If you're concerned someone has already employed a rogue doorstep trader then get them to contact the Police or Trading Standards prepared with the following information:

- Whether or not they were given any notice of their right to cancel the agreement?
- Was the trader aggressive or persistent in getting them to agree to the work?
- Were they given a quote or an estimate?
- How much did they agree to pay?
- Were they satisfied with the work and if not why not?
- Name, age, contact address and telephone number plus an email address if they have one.
- Do they live alone?
- Were they displaying a no cold callers sticker?



If you know someone else such as an elderly neighbour or relative, that needs help because they are responding to scams then further assistance is available and you can point your parent or guardian towards these services to get them the help they need:

- Adult Social Care - Contact your local council.
- Police - Call the non-emergency number 101 or if it is an emergency call 999.
- Citizens Advice Consumer Helpline – For advice on scams, contact Citizens Advice on 0808 223 1133. (In Scotland call Advice Direct on 0808 164 6000.)

## YOUR LOCAL TRADING STANDARDS

Each Local Trading Standards department will vary in the amount and extent of the scams work they carry out. But in general they will:

- Attend rogue trader incidents to help prevent victims from losing money by overpaying doorstep traders for work carried out.
- Support known victims of scams in getting any necessary help they need to prevent them continuing to be scammed or preyed on by rogue traders.
- Give talks on scams to various groups in order to raise awareness and help people learn to protect themselves against scams.
- Run approved trader schemes such as Buy With Confidence.
- Hand out information leaflets and no cold caller stickers at different local community events.