

CHAPTER 01

Introduction to money

Hi there,
my name is **FREDDY**
and I fight
financial crime.

FREDDY

My goal is to help keep your money safe and protect banks from criminals. The history of money is quite interesting. Before there were actual coins and bills, people traded things they HAD for things they WANTED.

For example, you could trade some food for other materials such as wood and glass. The first use of physical money dates back all the way to 3000 years ago! Back then, people created small medals to be included in the system of trade.

So instead of trading away your food for wood and glass, you could use the medals to receive the goods you needed. Over time, these medals were made from more precious materials such as bronze and silver, shaping into what our money looks like today. We are all familiar with the coins and bills that we use to buy the fun things we want such as toys, games, cell phones and apps.

Today, more and more people are using credit cards to buy the things they want and need. Have you seen your parents pay with a credit card before? When we shop on the internet, it is credit cards that are used to pay for the goods we want.

Some fun tasks on the following pages will help you learn more about money.



CHAPTER 01

Task 1: **Math task**

Let's do some mathematics together.
Your mom asks you to go to the bakery
and gives you 20 dollars and a shopping list.



Bun
0,70 \$/pcs




Croissants
1,10 \$/pcs





Bagels
1,25 \$/pcs

How much money is left over?

Sweetheart, please buy

 **5 buns**
5x _____ = _____ (A)

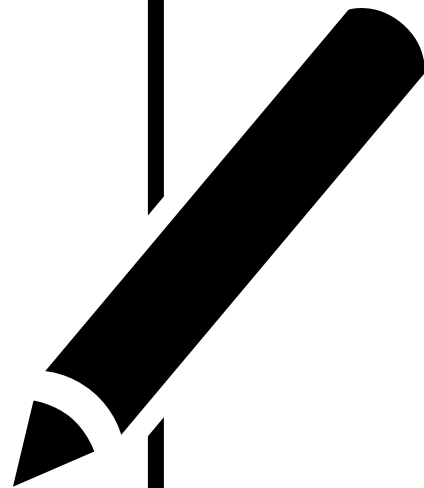
 **3 croissants**
3x _____ = _____ (B)

 **and 7 bagels**
7x _____ = _____ (C)

You can keep the change!

(A) _____ + (B) _____ + (C) _____ = _____ (D)

20 - (D) = _____ **change!**



CHAPTER 01

Task 2: **Word search**

What different words for money do you know?

CASH CHANGE COPPER CHEDDAR CHIPS COINS BUCKS PAPER DOUGH BREAD

Try to find 10 in the word search.

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

Task 3: **Currency matching**

Did you know there are 160 different currencies in the world?
 Here you can see some of them. They are ripped.

Can you please put them back together by drawing a line?



United States Dollar



Chinese Yuan



Euro



Russian Ruble



Swedish Kronor



CHAPTER 02

Honesty is the best policy

FREDDY

Hi kids. I hope you enjoyed learning a bit more about money. Now it is time to learn about honesty. Imagine you are at the bakery again and you buy some bread and a few other tasty treats.

The total for your baked goods comes to \$8. You give the cashier \$10, but instead of receiving \$2 change, you receive \$3. What do you do with the extra dollar?

- A. You keep it, because hey, it is just one dollar.
- B. You tell the cashier that she gave you too much change and return the extra dollar.

I hope you answered "B"! That would be the honest thing to do. Dishonesty has consequences. Imagine, at the end of the day, the cashier gets in trouble with her boss because there is some money missing from her register! She made an honest mistake in giving too much change. The honest thing to do would be to give the money back. Otherwise, the cashier may be accused of stealing.

Let's find out more about honesty in the following tasks.



CHAPTER 02

Task 4: Check the right one

Read the following phrases and situations from daily life and mark the right word: **honest** or **dishonest**.



A child at school hits another child. The teacher asks if anyone knows who did it. You know who it was, but you do not report.

honest

dishonest



There is a man sitting on the seat in front of you in the bus. He wants to get off at the next stop and walks toward the door, not realizing that his wallet fell out. It is lying on the seat. You take the wallet and bring it to him.

honest

dishonest

Your friend came over to play at your house. He accidentally breaks off the ladder of the fire truck. He feels sorry and tells you about it.

honest

dishonest

Your mom gives you 4 sweets and says, "Please split fairly with your brother". You secretly put 2 in your pocket and claim to have only received 2.

honest

dishonest

You forgot to do your homework and quickly copy from a friend.

honest

dishonest

You find a toy at the playground and take it home with you. Your friend tells you that he lost his toy at the playground. You return it to him.

honest

dishonest

Your little sister asks if she can join you and your friends riding your bikes. You say yes but then sneak out of the house so your sister cannot come.

honest

dishonest

After school you return your empty lunch box to your parents. They ask if you enjoyed the food and you tell them that you did not like it and therefore traded with a friend.

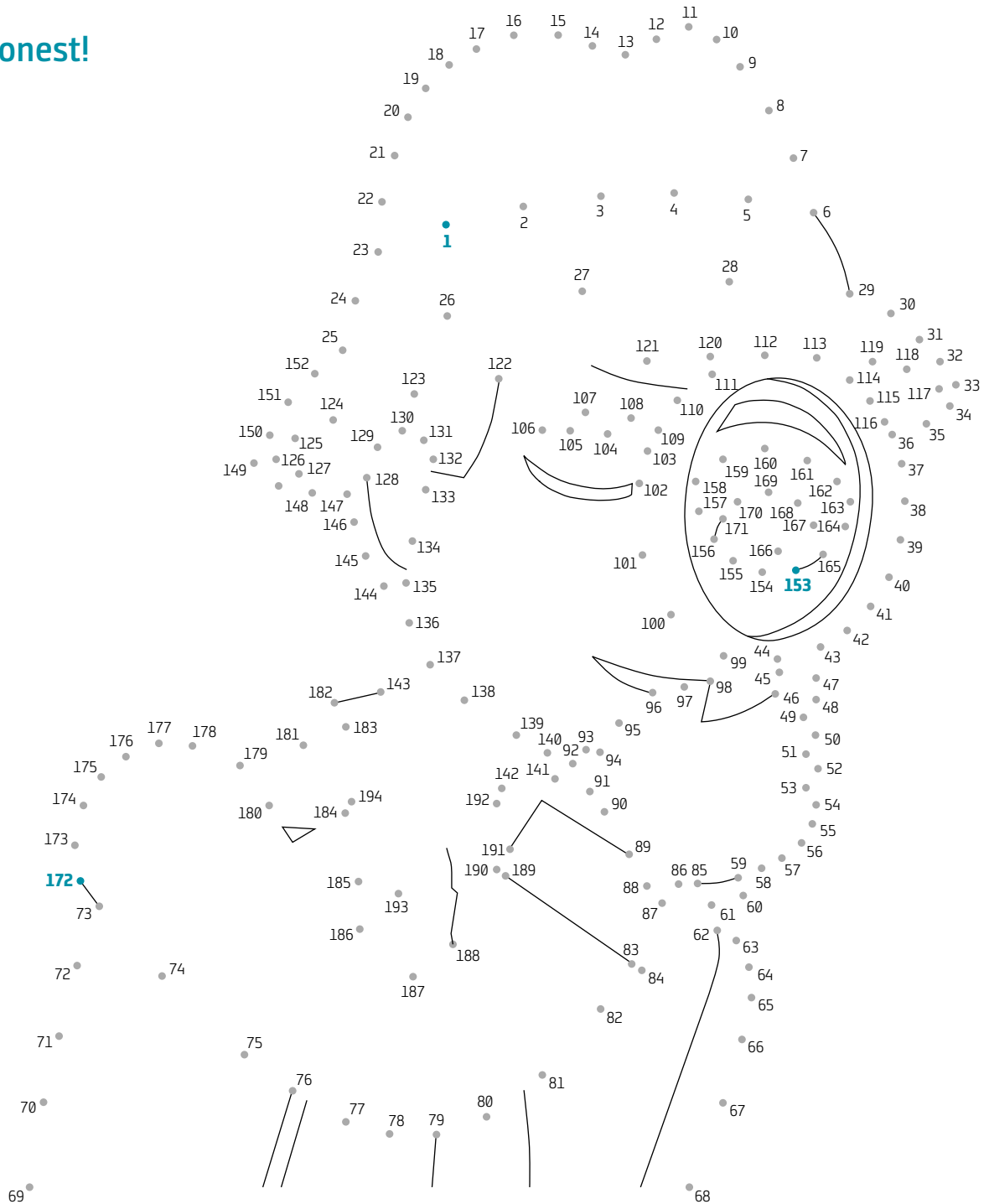
honest

dishonest

CHAPTER 02

Task 5: Connecting the dots

Be honest!



CHAPTER 02

Task 6: Writing Task

Let's see how much you already know about honesty.

Answer the questions below...honestly!

01 Name a situation where a friend was dishonest:

02 How does being dishonest make you feel?

03 How does being honest make you feel?

04 Name a situation where it is important to be honest:

05 Name 3 synonyms for honesty:

06 Name 3 synonyms for dishonesty:

CHAPTER 03

What is fraud?

FREDDY

Now it is time to learn about fraud and dishonesty. Imagine you receive a \$10 allowance. You save up that allowance for several weeks and take your money to the local video game store.

When you arrive at the store, there is a man sitting out front. He offers you the same exact game you came to the store to buy, but at half the price of what the store is selling it for. Great deal! You decide to buy the game from the man outside the store. When you get home and unpack the game, you find it is empty. The man now has your money, and you have an empty box that was supposed to be filled with the game you wanted to buy for weeks. There are dishonest people out there that want to steal your money. Be careful!!

Let's learn more about fraud in the following tasks.



CHAPTER 03

Task 7: A task to learn about phishing

Every one of you completing these tasks is unique. There is a load of information out there that help make up your personal identity. This is all information that you should protect! Dishonest people try to steal this information from you and one way of doing this is through phishing scams. Phishing means that a dishonest person tries to find as much about you as possible in order to use your information to commit fraud.

Task – Word Puzzle

Let’s learn about the most important personal information that you and your parents should only share with people you trust.

Word Puzzle

You celebrate once per year and usually get cake?

--	--	--	--	--	--	--	--	--	--	--	--

8 The location where you live?

--	--	--	--	--	--	--	--	--	--	--	--

Payment method used to buy things online?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

3
5

You need one to drive a car?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

6 Used to travel to different countries?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Digital mailbox?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

1 7

Secret codes used to access different accounts?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

2 Ring, ring?

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

4

Secret Word

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

1 2 3 4 5 6 7 8

CHAPTER 03

Task 8: A task to learn about credit card fraud

If dishonest people succeed in phishing your personal information, one danger is that they can open a credit card or bank account in your name. Credit cards allow people to make purchases anywhere, but it is especially easy online.

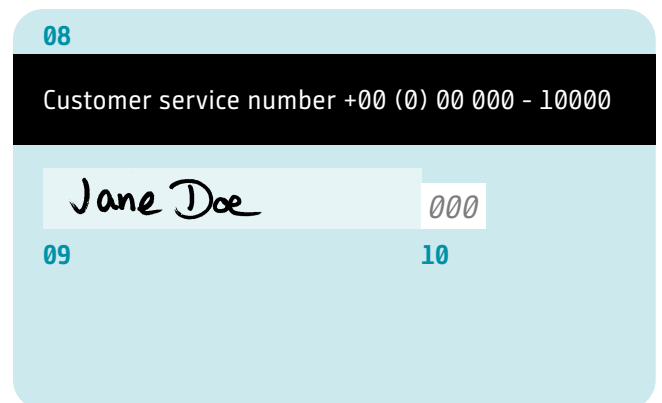
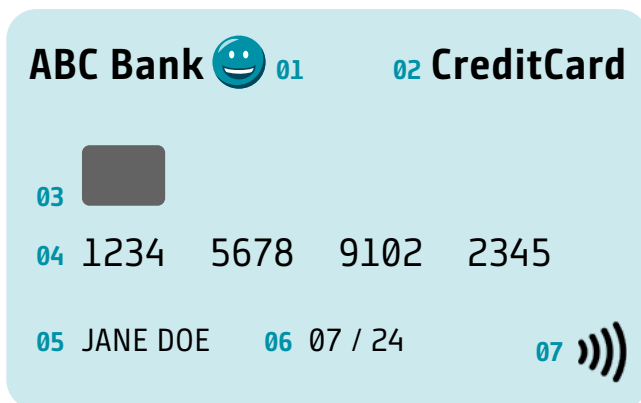
If someone makes purchases with a credit card in your name, you are responsible for paying the bill. It is therefore important to protect all the information found on the card.

Task A

In the picture below you can find the front and backside of a credit card. Familiarize yourself with the important information you can find on it.

- 01 Name of the bank
- 02 Card schemes
- 03 Microchip for added security
- 04 Credit card number
- 05 Name of credit card holder

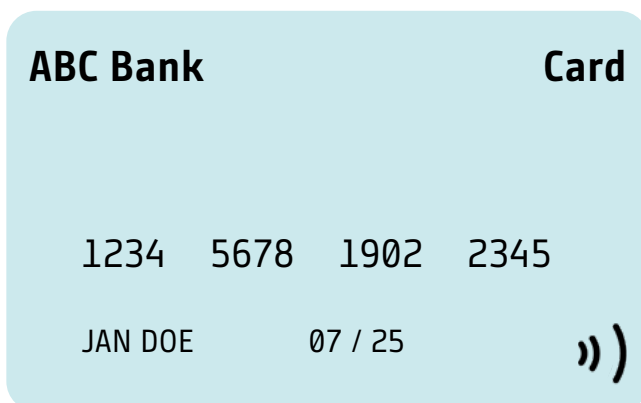
- 06 Expiration date
- 07 Contactless payment symbol
- 08 Customer service number
- 09 Signature of card holder
- 10 Card security code - added security for online purchases



Task B

Compare the front and backsides of the credit cards below with the ones above and find the mistakes. Hint: There are 10 mistakes in total.

Can you find them all?



CHAPTER 04

Fighting fraud with Freddy

FREDDY

It is my job to identify when people are being dishonest. I use the tools in my RiskShield briefcase to be successful.

Two main areas where I find lots of fraud and dishonesty are in the banking, insurance and telecommunication industries. Dishonest people try to use these financial companies to steal money from honest people. It is important to protect both banks and insurance companies, as well as their honest customers, from fraud. In the following 3 tasks, you will learn a little about how my RiskShield briefcase is used to catch dishonest people

Let's go on a little journey together and fight fraud!

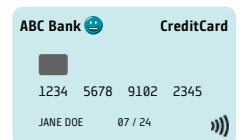
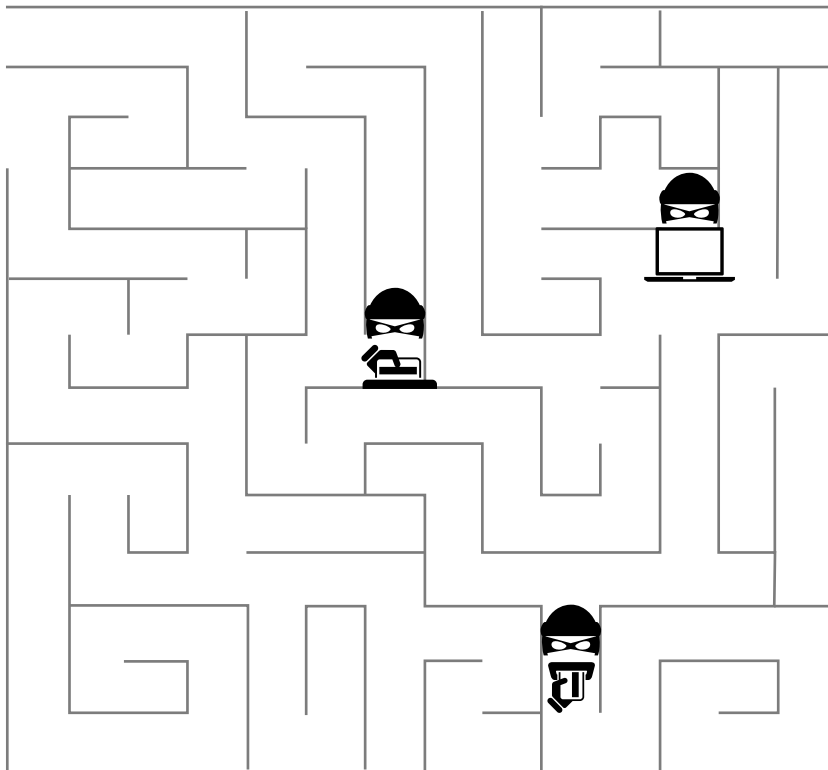


CHAPTER 04

Task 9: Banking task - Maze

With my RiskShield briefcase, I help banks keep their customers safe from fraud.

Follow the clues below to catch the credit card thief!



1. As learned in the previous tasks, dishonest people can steal credit card information and use it to buy things in the name of other people.



2. The thief can purchase things online because he has access to the security code. With his RiskShield briefcase, Freddy can see if the purchasing pattern matches the rightful user.



3. Freddy knew he was on the right track when he noticed the stolen credit card information being used halfway across the world. He stopped all transactions on the credit card with his RiskShield briefcase and made sure the owner was informed.

CHAPTER 04

Task 10: Insurance task

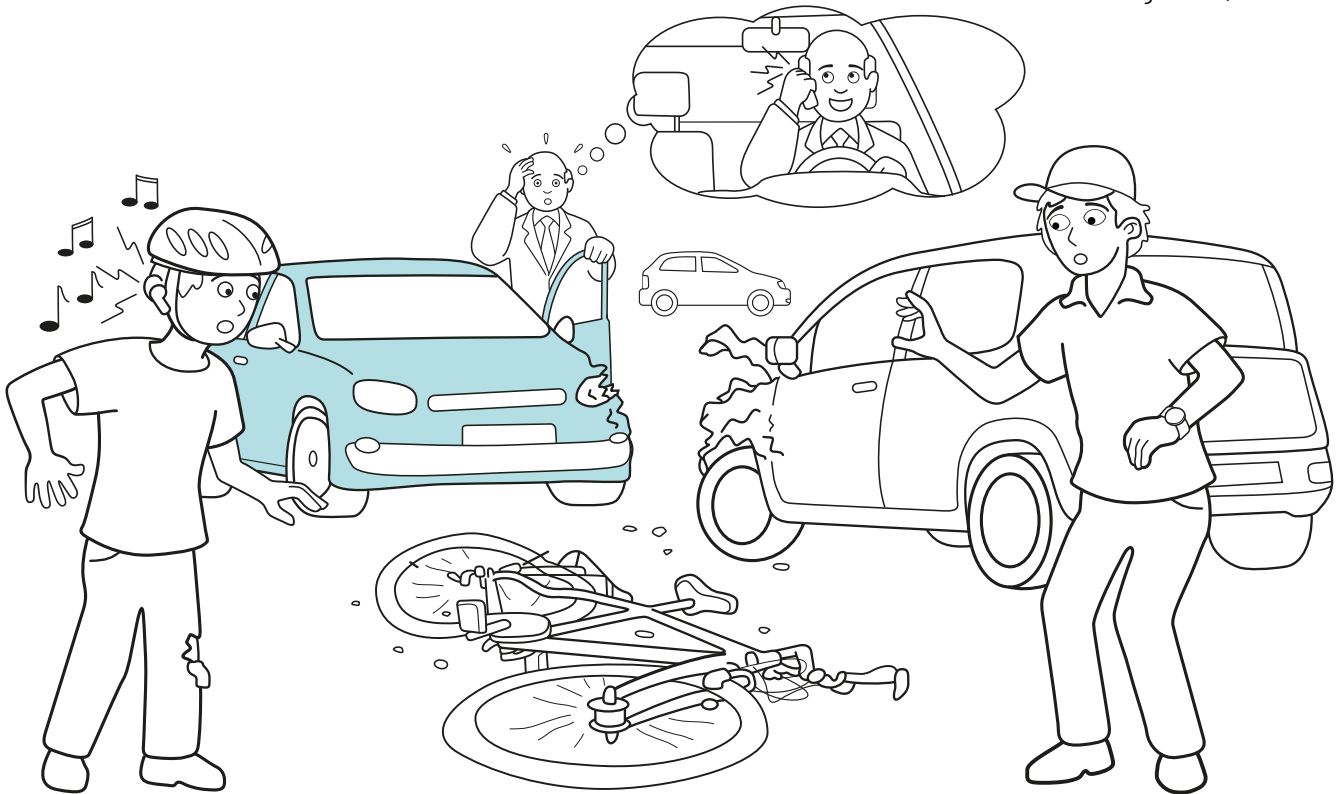
Accidents happen. A car accident is a perfect example. Parents buy insurance policies to pay for damages that result from an accident. Each month, they pay a small amount of money to the insurance company. If an accident happens, the insurance company helps cover the costs that result from the damages in the accident. Sometimes, people try to trick insurance companies into paying more

money than the actual damage that was caused. This is dishonest and called insurance fraud. It is important to be honest when accidents happen!

Use your investigator skills to analyze the picture below and identify the honest and fraudulent statements about the accident.

Picture 1

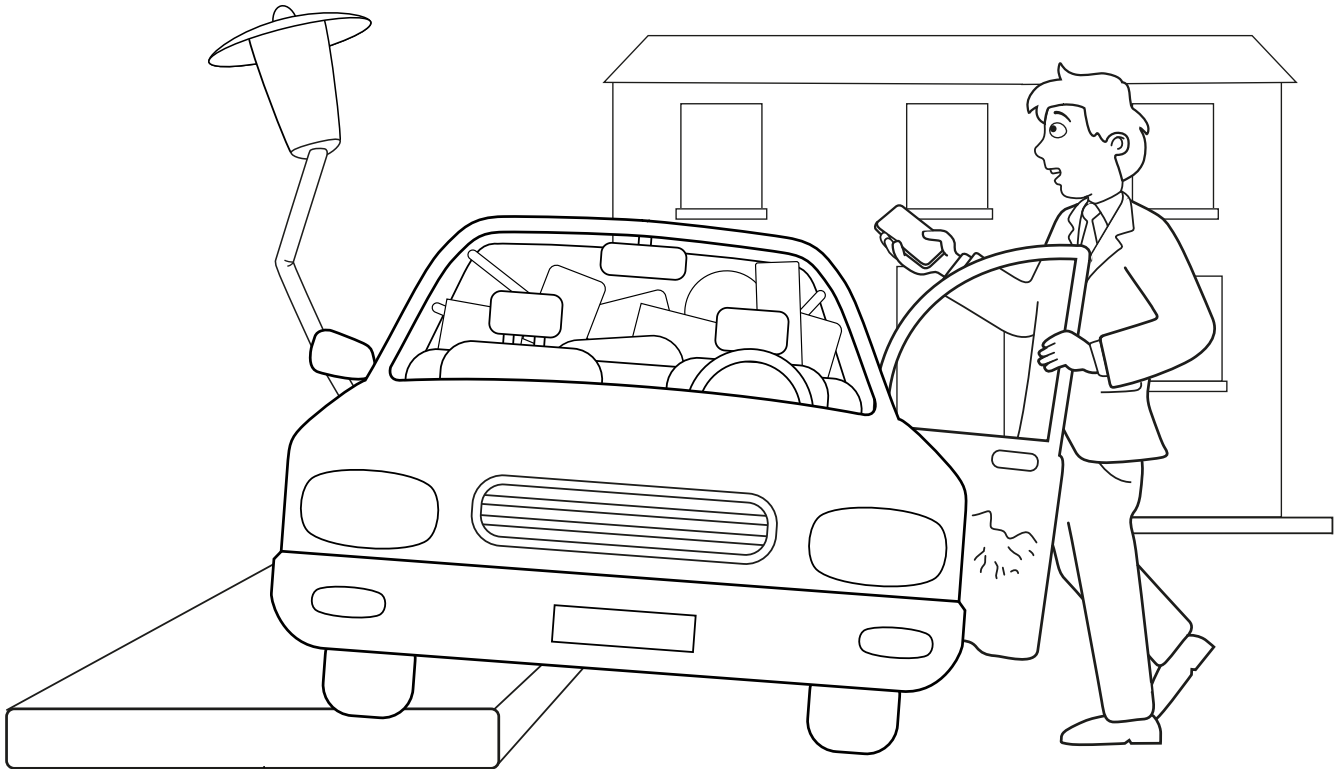
 If you like, color it in



- true / false** There were three cars in the accident
- true / false** There is lots of damage to the headlight on the petrol blue car
- true / false** The driver of the petrol blue car was talking on his phone
- true / false** The bike rider was wearing a helmet
- true / false** The bike rider was not listening to music when the accident happened
- true / false** The white car received lots of damage on the left side

CHAPTER 04

Picture 2

 If you like, color it in

- true / false** The lantern doesn't belong to anyone so the driver can just drive away
- true / false** The driver is responsible to report this accident to the police
- true / false** The accident also caused damage to the left door
- true / false** The driver could not see the lantern because the trunk is too packed
- true / false** The person on the passenger seat has lost a tooth

Tip: **If you have an accident,
be honest about what happened!**

CHAPTER 04

Task 11: Telecommunication

If you don't have your own smart phone, you have probably used one from your parents, maybe even to play games. These phones are very expensive. Sometimes, people receive a phone when they sign up for a new contract with a telecommunication provider. Some dishonest people sign a contract, receive a new phone,

and never pay the bill. They just steal the phone from the service provider.

Fill in the picture with the right colors by completing the math tasks and see what you can uncover.



Black = 60 Brown = 42 Blue = 54 Orange = 36 White = 28 Green = 48



FREDDY

Using my RiskShield briefcase, I stopped this dishonest person from opening a new account in someone else's name and prevented him from stealing a phone.



CHAPTER 05

Closing

You did the right and honest thing, thanks for helping me **FIGHT FRAUD!**

FREDDY

Always remember:
Honesty is the best policy.

And keep an eye out for dishonest people that may try to trick you and gain access to your personal information! Color in the certificate on the next page, cut it out, and wear it with pride.

You are now a part of
“**Freddy’s Financial Crime Fighting Team**”

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CHAPTER 05

Task 12: **Get your badge**

