Welcome to Talk Time!
How are you? How was your week?
Discuss the idiom of the week – “fishy”

Let’s get started

Work together as a group.

1) Share your ideas.
   • What is a scam?

2) Look at the picture on the right.
   • What do you see?
   • How is a scam similar to a mousetrap?

3) Read the title of the story below, look at the picture, and discuss vocabulary.
   • What do you think this story is about?
   • Do you ever shop online?
   • What do these phrases mean?: good deal, talk someone down, save up

4) Now, read the story together.

A Fishy Online Pet Shop: My Shopping Experience

I am a single mother. One day, I was online trying to buy my son a bulldog. He loves dogs. I do not have a lot of money, so I was shopping for a good deal. I found a bulldog for $150.00. I contacted the sellers and talked them down to $100.00. I was excited! The sellers told me to send the money to Nigeria. I thought something was fishy. I talked to my friend, and he said that many online scams come from Nigeria. I did not send them any money. Now my son is sad, but I will save up to buy him a real dog.


5) Retell the story as a group.
   • What happened?

6) Discuss these questions in pairs. Then, share your answers with the group.
   • Have you, your family, or your friends ever been scammed? What happened?
   • How can be safe when we are on the Internet?
**Discussion:** Discuss these questions as a group

What are some different ways people can be scammed? For example, can people be scammed while shopping online? Can people be scammed on the telephone?

What is identity theft? How can someone steal your identity?

What can happen to you if someone steals your identity?

How do you know if someone has stolen your personal information? What should you do about it?

What can you do to protect yourself and your family from scams and identity theft?

Is scamming a serious problem in your country? What kinds of scams occur? Is identity theft a serious problem in your country?

**Tips:** Read these tips as a group. Discuss why they are important.

1) Does an offer seem too good to be true? It probably is.
2) Take your time in making a decision. Scam artists will tell you to hurry.
3) Do a google search of the company.
4) Keep your credit and ATM cards safe. Do not share your personal identity number (PIN) with anyone.
5) Do not send money or give bank account details to anyone you do not know and trust.
6) Never give your credit card number or personal information over the telephone unless you make the call.
7) Don’t throw away ATM receipts, credit statements, credit cards, or bank statements. Shred the documents first.
8) Check your bank account and credit card statements when you get them. If you see a transaction you cannot explain, tell your bank.

For more information on scams visit [http://www.fbi.gov/scams-safety/fraud](http://www.fbi.gov/scams-safety/fraud)

**Partner activity:** Is this a scam? Why or why not?

Supply company currently starting persons for Sales, Customer Service, and Office Administration. Management opportunities for those who qualify. No experience needed, training provided. $400 - $1000 Weekly. 10 positions left. Hurry! Call now!!