

Freddy's Guide to **MONEY & TRUST.** Being Safe is Being Smart.



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?



Swedish
Kronor

United States
Dollar

Chinese Yuan

Russian Ruble

Euro

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**.



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 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:

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?

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

3

Payment method used to buy things online?

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

5

You need one to drive a car?

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

6

Used to travel to different countries?

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

7

Digital mailbox?

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

1

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.

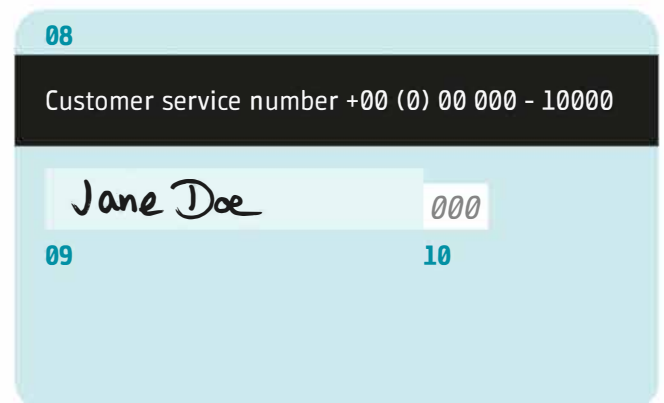
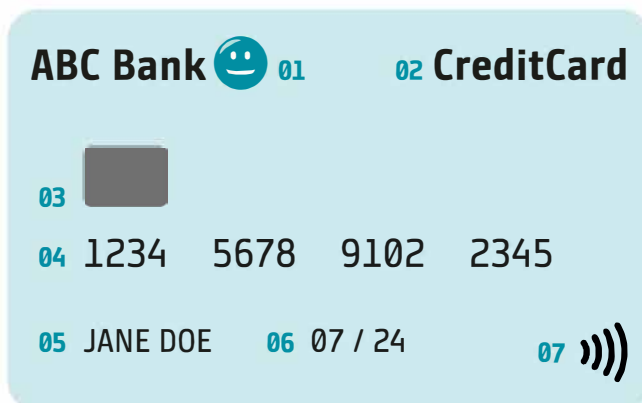
If someone makes purchases with a credit card in your name, you are responsible for paying the bill. It is therefore important to protect all the information found on the card.

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.

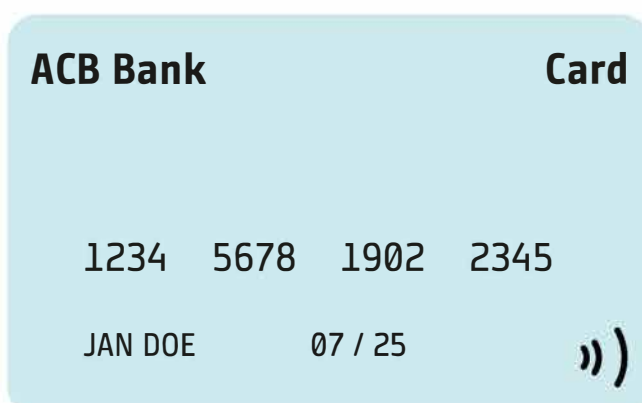
- 01 Name of the bank
- 02 Card schemes
- 03 Microchip for added security
- 04 Credit card number
- 05 Name of credit card holder

- 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!

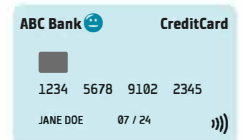
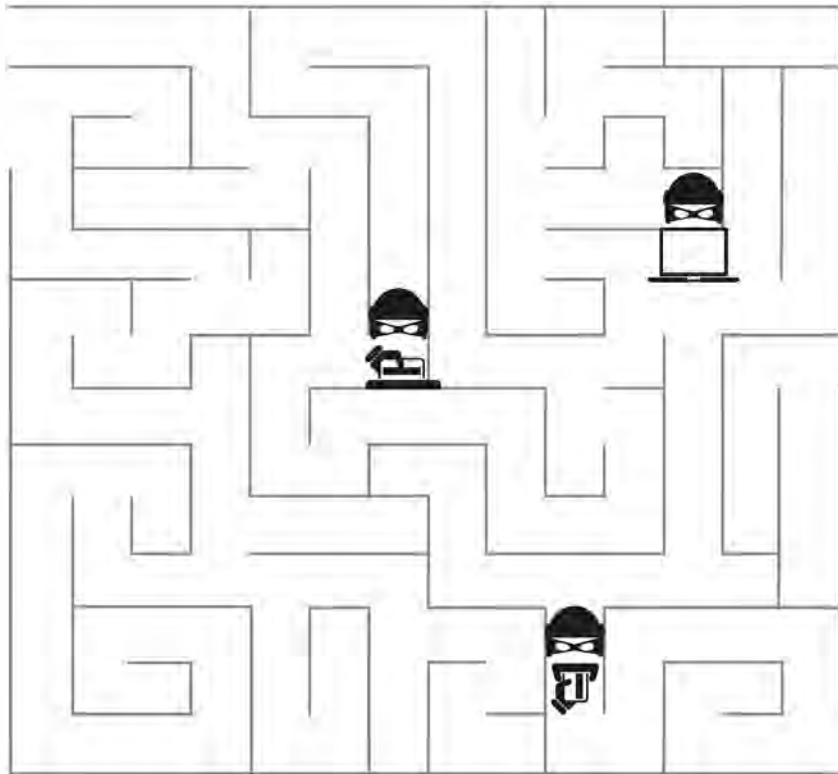


CHAPTER 04

Task 9: Banking task - Maze

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

Follow the clues below and find the way that stops the credit card thief in all three cases!



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

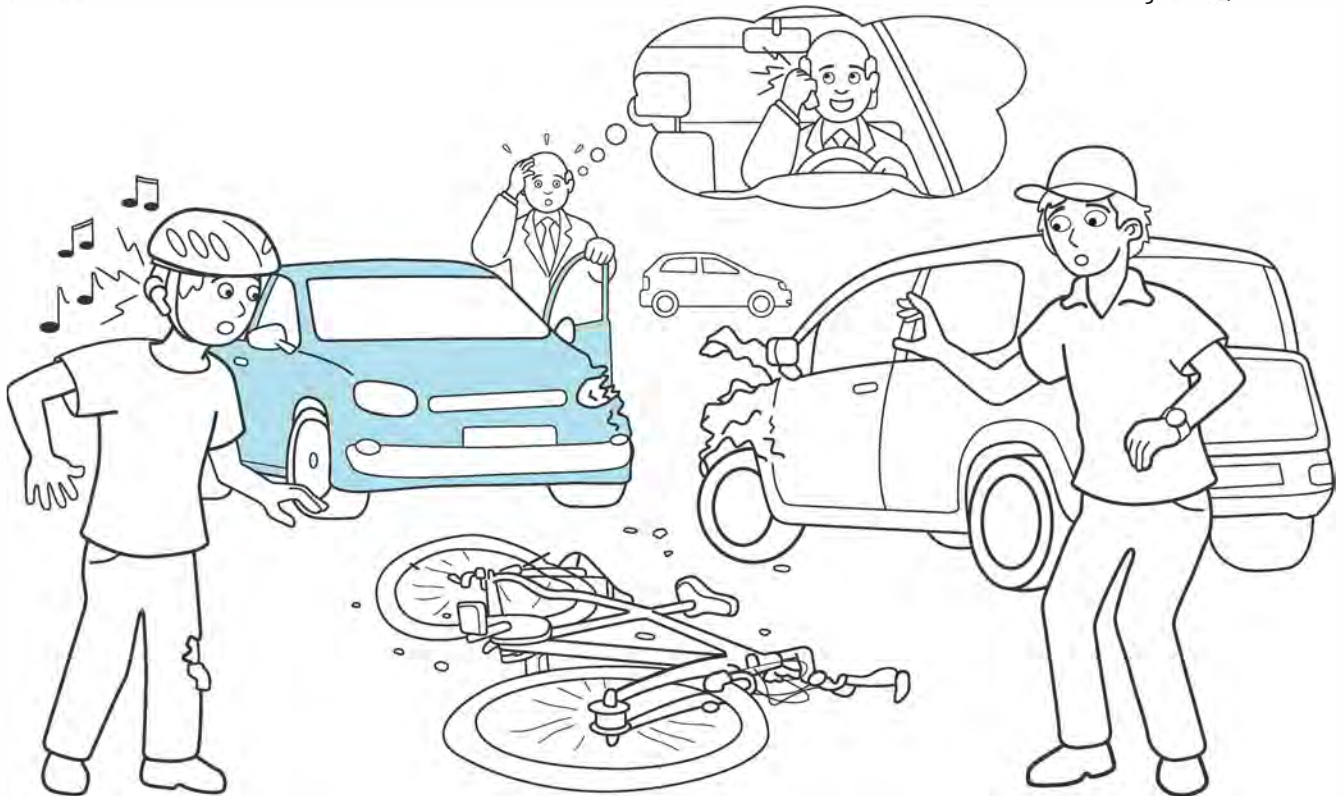
Accidents happen. A car accident is a perfect example. Parents buy insurance policies to pay for damages that result from an accident. Each month, they pay a small amount of money to the insurance company. If an accident happens, the insurance company helps cover the costs that result from the damages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

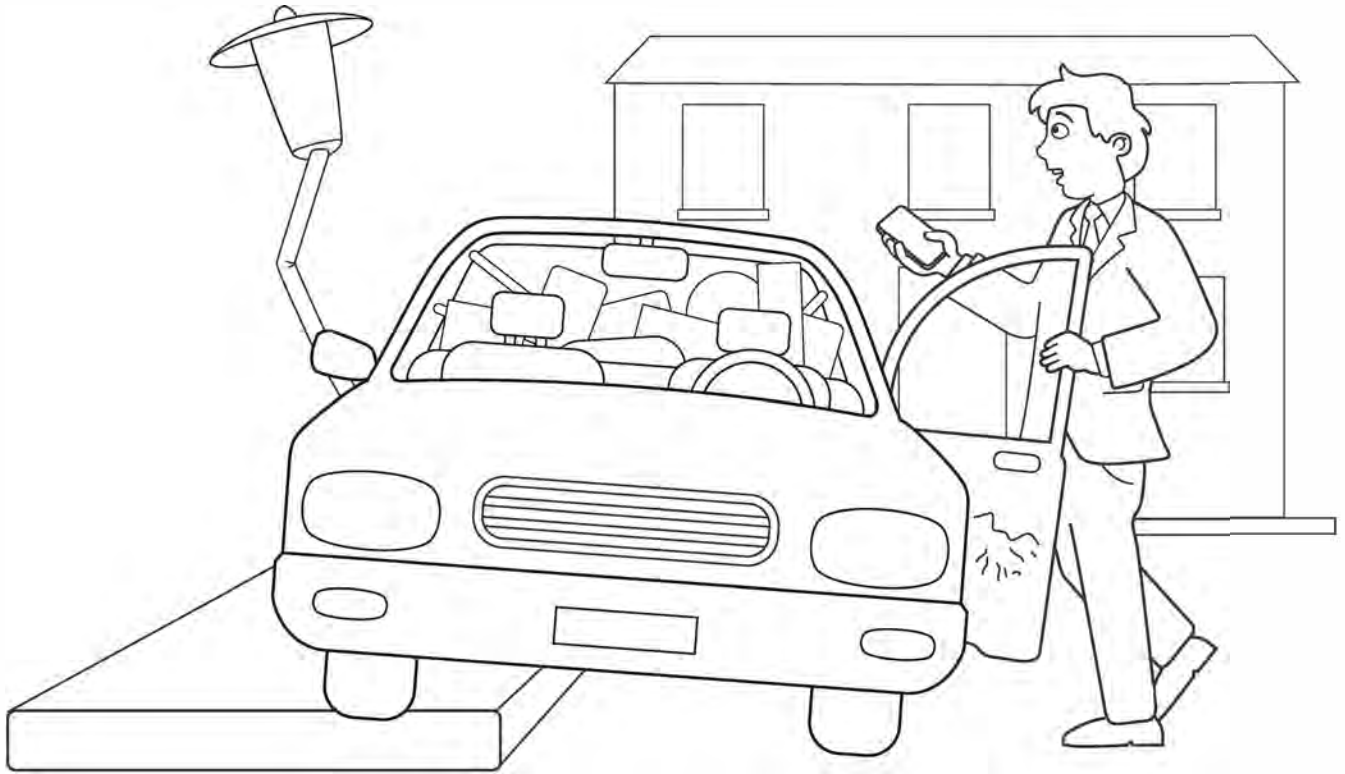
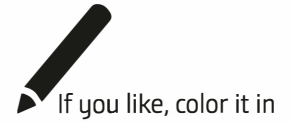
 If you like, color it in



- true / false** There were three cars in the accident
- true / false** There is damage to the windshield of the blue car
- true / false** The driver of the 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 damage on the left side

CHAPTER 04

Picture 2



- 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 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"



CHAPTER 05

Task 12: Get your badge



Color it in



Cut it out



INFO

The banks keep your money and that of your family. To pay in a store or withdraw cash from an ATM, you get a cash card. So, you trust that your money is safely stored with the bank.

Unfortunately, there are also scammers. Fraudsters try to get money that does not belong to them. With a stolen cash card, a fraudster could try to make a purchase or withdraw cash. So banks need to know very, very quickly if it's you using your card or maybe a fraudster.

For this examination, INFORM has developed a computer program called RiskShield. It is a solution banks can buy to protect themselves, you and your parents from fraudsters. Every time you or your parents use the card, RiskShield checks within milliseconds that everything is okay. That's faster than you can blink your eyes!

INFORM

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