SCAM DETECTIVE TRAINING!

Directions Credit Union®

Welcome Junior Detective!

Scams are tricks people use to get information or money. They often show up online or in messages and can look real at first unless you know the clues!

Today you'll learn how to think like a police detective and spot scams before they fool you.

Detective Rule #1:

TRUST YOUR "UH-OH" RADAR

Before you can solve a case, you have to look closely at the clues.

If something feels weird, rushed, secret, or too good to be true, that's your detective radar warning you to stop, think, and check with a grown-up before clicking, answering, or sharing anything.

Scam detectives don't guess. They look for signs that something isn't right. Some messages try to trick you into clicking fast, sharing information, or believing they're someone they're not. Your job is to slow down, look carefully, and decide:

Is this REAL... or is it FAKE?

CASE FILE: REAL OR FAKE?

Circle **REAL** or **FAKE** for each message.

1. "Your game will shut down in 10 minutes unless you click this link now!" **REAL** **FAKE**
2. "Grandpa texts: 'What time is your soccer game today?'" **REAL** **FAKE**
3. "You won a brand-new phone! Click this mystery link to claim your prize!" **REAL** **FAKE**
4. "A message says it's from your friend, but their name is spelled wrong and it shouts 'CLICK HERE NOW!!!' with a weird link." **REAL** **FAKE**
5. "I'm your teacher. Send me your password so I can fix your account." **REAL** **FAKE**

CASE FILE: CLUE MATCH – WHAT'S WEIRD HERE?

Scam detectives look for clues that something isn't right.

Draw a line from the weird clue to what it might mean.

A. "You won a prize!" but you never entered a contest.	1. Trying to rush you.
B. "Click right now or something bad will happen!"	2. Fake prize or scam.
C. "Don't tell your parents. This is our secret."	3. Trying to hide something from adults.
D. Lots of spelling mistakes or strange wording.	4. Trying to get private information.
E. "Send your password or a code so I can help you."	5. Might not be a real company/person.

Real or Fake Answer Key: 1. Fake 2. Real 3. Fake 4. Fake 5. Fake | Clue Match Answer Key: A-2, B-1, C-3, D-5, E-4

CASE FILE: SOLVE THE MINI-MYSTERY

Every scam detective eventually gets a message that looks exciting on the outside... but something just feels off. Your job is to slow down, study the clues, and decide what doesn't add up.

Remember: scammers often use **fake prizes, mystery links, and requests for private information** to trick people into sharing too much.

Here's the message that just came in:

> **"Congratulations! You won a tablet!**
> Click the link and tell us your home address so we can send it to you!"

Now look for the red flags. What clues show this might be a scam?

- ☐ You never entered a contest
- ☐ They want your home address
- ☐ It feels rushed and exciting
- ☐ You don't recognize the sender
- ☐ There is a link you don't trust

CASE FILE: THE STOPLIGHT SAFETY TEST



Color the stoplight for each item to show what's safe to share.

1. Your full name (first + last)
2. Your birthday
3. Your favorite color
4. Your home address
5. Your pet's names
6. Your school name
7. Your parent's phone number
8. Your favorite video game
9. A picture of your room
10. Your age
11. Where you are right now
12. Your password or PIN
13. A drawing you made
14. Your parent's credit card/bank information
15. Your username in a game

Detective Tip: If it tells someone who you are, where you live, where you go, or how to get into your accounts, it probably belongs in the STOP

YOUR SAFETY TEAM

Write the names of the grown-ups you can always show a strange message to:

1. _____
2. _____
3. _____

Police officers, teachers, coaches, and family members can help you make safe choices online.

JUNIOR DETECTIVE OATH

"I promise to stop, think, and check before I click.

I will protect my private information and ask a trusted grown-up when something feels wrong, confusing, or too good to be true.

I will use my detective skills to stay safe online and help others do the same."

Signature: _____