

Informal conversations with people with disabilities:

(Slide 1)

Ice-breakers/ Questions you can ask to engage:

Who likes to go shopping?

What are some of the things you like to buy when you go shopping?

Who likes to use the internet? Has anyone bought something off the internet?

Who's answered the phone and some-one has tried to sell you something?

Who's answered the front door to someone who is trying to sell you something?

Who's heard of a scam?

Who's heard of being ripped-off?

(create a list of things that people like to buy)

Today we are going to talk a bit about:

- **Scams and how to stay safe and be careful about who you give out your information to (Module 1)**
- **When you buy something, what to do when things go wrong (Module2)**

Module 1

A scam is when someone tries to trick you to get your information or your money

There are different ways people try and get your information and get your money.

Why a scammer might want information about you:

- To sell this information to someone else
- To take your money

Phone Scams (slide 2)

Sometimes a scammer will contact you by **phone**.

They will ring you and pretend to need information from you or want to sell you something and ask you pay by credit card

(Refer to the PowerPoint image – you think you are speaking to someone who is trying to help you, but they are trying to trick you)

Role Play – answering the phone to a phone scam

Scammer/Person

“I am ringing from Microsoft, you have a problem with your computer”

“What’s wrong with it?”

“You have a virus on your computer”

“What does that mean?”

“It means your computer is broken. We can fix this for you. For a small fee we can help you”

“How long will it take?”

“Just a few minutes. We can do it now”

“OK”

“Good. Let me have your name and credit card details”

This is called a **phone scam**. The person ringing you is trying to get information about you. They might ask for your name, address, credit card details, pension details, your bank details or other personal information.

Information about where you live, your bank details, pension details, how much you earn, even how much money you receive from the NDIS is **Private information**

To stop being scammed:

- Don’t give out private information over the phone, even if the person sounds ok
- Don’t continue the conversation, hang up
- Tell some-one you trust

“I am ringing from Microsoft. I believe you have a problem with your computer”

“No thank-you” – and hang up the phone

NDIS scams over the phone (Slide 3)

scammer/consumer

“I am calling from the National Disability Insurance Agency. We would like to make your funds (money) available to you - could you please provide your credit card and pension details”

“No” - and hang up.

Tell some-one you trust straight away.

You can get the NDIS number and call them and tell them what happened.

Fair Trading says that whenever you deal with the NDIS and you have to share information with them, not to do this over the phone.

You can talk to them by:

1. Getting some-one to assist you to use the internet
2. Face-to-face conversation
3. A letter in the post

If some-one rings you and says that you owe them money, this is a scam. Hang up the phone and tell some-one you trust straight away

scammer/consumer

“I am calling from the National Disability Insurance agency. We have done a review and you have been overpaid. You will need to pay the money back into this bank account. If you don't we will send around the Australian Federal Police”

Hang up without saying anything.

Tell some-one you trust straight away.

Give the group an opportunity to practice these with staff in the room.

High Pressure Sales (Slide 4)

People might come to your **front door** and offer to fix your roof or your driveway or your fence. Usually they ask for a lot of money up front and do a very bad job.

If someone comes to your front door to sell you something, say “No thank-you” and close the door. You have done the right thing.

Sometimes people at the front door will try really hard to sell you something. An example is to sell you a cheaper mobile phone deal or cheaper electricity - it could be other things, but these ones are common.

Role Play – High pressure sales at the front door

Salesman/person

Knock

“Hi I am from the mobile phone company. Do you have a mobile phone?”

“Yes”

“What do you pay each month?”

“\$30”

“We have a deal here that is cheaper than what you are paying now”

“How much?”

“If you sign up right now we only charge \$20 for the month”

“Right now”

“It is usually costs more, usually we charge \$30 too, so this is our special deal for today”

“I don't know”

“This deal won't be this low again, it is a special deal for people who sign up today”

“OK”

This is called **high pressure sales**. If someone comes to your door to sell you something:

- Don't sign anything – (if you do, you have 10 days to change your mind)
- Tell some-one you trust
- Have a **Do Not Knock** sticker at your front door. Show them the **Do Not Knock** sticker and say "No Thanks"
- Close the door, you have done the right thing

Knock

"Hi, I am from the mobile phone company. Do you have a mobile phone?"

"I don't want you to sell me anything"

Point to the Do Not Knock Sticker and close the door.

(Give out the DO NOT KNOCK stickers)

Scams on Facebook (slide 5)

Sometimes people you don't know will:

- **pretend** to want to be your friend
- ask you to **meet** in person
- ask for **money**

How to know if some-one on Facebook is a scammer? First thing to remember is that this is sometimes hard to know. These are some of the clues:

- Their photos are too good to be true – they might look like models
- No photo and very little information on Facebook
- Their life story sounds like they are too amazing, they might pretend to do an amazing job and do really amazing things with their lives
- Agree with your point of view all the time
- Have traumatic life stories they want you to feel sad for them
- They will ask you for money very soon after meeting you on Facebook
- They will always make excuses not to meet you but will keep asking you for money
- They will want to email you almost straight away, rather than talking on Facebook

If you want to meet people through Facebook:

- Never give out your address
- Never give money to people who ask
- Never buy anything from someone through Facebook.
- Never accept a free gift or gift voucher
- Never believe it if you get a Facebook message saying you will get money.
- Never meet any-one face to face without talking it over with someone you trust

Sometimes a scammer will pretend to want to be your friend. This is called **grooming**.

If some-one wants to be your friend and you don't know them, don't "friend" them until you tell someone you trust, first.

Sometimes a scammer will try and get you to give them money. They may tell you they are in trouble, or need help or that someone they know is sick. Even if you feel sorry for them, ignore them and do not arrange to meet them, or give them money. Do tell someone you trust.

Sometimes Facebook will tell you that you have won a free voucher or a free gift. If you click on the link or like the page you get taken to another page and asked for personal information. You will give your information but you will not receive the gift.

Activity (Slide 6) Kahoot

Participants can play individually or in teams. Participants can log on with a smartphone, laptop or notebook.

Follow the instructions on KAHOOT

Game Name: Scam

Username: NSWFTCLC

Password: clc2017

Activity (slide 7) If Kahoot is not available

Safe

Not Sure

Not Safe

1. I have been talking to a friend on Facebook for a year. We speak every day but I have never met them in person. They ask for my address to meet up
2. I have a friend at work who wants to friend me on Facebook.

Reinforce messaging about not meeting up with people you only know online, but it is ok to friend people you know, if you want to

3. I am on facebook and they are giving away computers. They say to “click here” and I can get the free computer
4. I am on facebook and it says I can get a free gift voucher now, if I “click here”

Reinforce that if you “click here” or like a page they will ask you for your personal information like your name and address. These kinds of deals are bogus.

5. I have a friend on Facebook and they have asked me for some money
6. I have a special friend on Facebook and they told me they are in trouble. I can help them if I give them \$200

Reinforce that you should never give money to anyone people through facebook. You should never give out credit card or bank details