

# CADETTES SMART COOKIES!

## Cookie Program Workshop



Facilitator's guide

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Games

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Worksheets

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Badge work recap

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Girl & parent handouts

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Activities help you earn these badges:



The GSGLA Cookie Program Workshop Books provide level-specific lessons in business & financial literacy that girls, volunteers, and parents can do at home. While activities are designed around the Girl Scout Cookie Program, the skills learned through this book can be applied to everyday activities, such as budgeting, communicating, shopping, and making smart decisions.

The lessons in this book also help girls practice the “5 Skills” that are key to a successful Girl Scout Cookie Season:

**Goal-setting**

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**Decision-making**

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**Money management**

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**People skills**

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**Business ethics**

For more information about the Girl Scout Cookie Program, please visit  
[www.girlscoutsla.org](http://www.girlscoutsla.org).



**Cookie Program 2016-2017**  
**Level: Cadette Facilitator's**  
**Guide - 2 1/2 Hour**  
**Workshop**  
**Smart Cookies! Workshop**

**Objectives:**

- Girls will gain practical life skills, seek challenges in the business world & develop critical thinking.
- Girls will learn to promote their brand, develop a marketing plan and develop an understanding of how businesses give back to the community.
- Girls will identify brand loyalty, become resourceful problem solvers, educate and inspire others to act and will feel empowered to make a difference in the world!

**Outcomes:**

- Girls develop confidence and financial literacy.
- Girls develop a sense of independence and basic business development and marketing skills.

**Activities:**

- **Meet & Mingle** – Girls introduce themselves and get to know each other with this interactive game.
- **5 Key Principals to Cookie Success** – Girls learn about the 5 skills developed through the Cookie Program and how those skills will benefit them throughout their lives and careers.
- **Rotation 1, Budgeting, Activity I – Budget Basics** – Girls think about how they spend their money and create a budget to see how realistic their expectations are, what they can change, and how to be fiscally responsible.
- **Rotation 1, Budgeting, Activity II – Healthy Spending Habits** – Girls explore needs vs. wants and understand how impulse buying impacts their budget.
- **Rotation 1, Budgeting, Activity III – Lead with Your Heart** – Girls explore philanthropy, discover which causes are important to their community and near and dear to their hearts and how to support those worthy causes.
- **Rotation 2, Comparison Shopping, Activity I – Scams and Schemes** – Girls investigate how to identify online fraud, avoid scams and schemes and protect their online identity.
- **Rotation 2, Marketing, Activity II - Find out about Brand Identity** - Girls find out about their own identity and that of Girl Scout Cookies and compare them with competing brands.
- **Rotation 2, Marketing, Activity III - Check out the Competition** - Girls compare their favorite brand of cookie with Girl Scout Cookies.
- **Rotation 3, Marketing Research products philanthropic angle - Activity I** – Girls see how Girl Scouts helps girls and community and how other businesses compare?
- **Rotation 3, Marketing, Activity II “What's In Your Message? AND Create your Marketing Campaign. (Note this is an activity to complete two steps)** - Girls develop their marketing message and get the word out about their business.

**Enhancements:**

- When you have completed this workshop; these other opportunities may spark your interest and you will be prepared to take them on.
- Help others create a budget to save for something they want, create a video on budgeting then share it with other Girl Scouts or classmates, or set aside a little bit of money each week and find a good cause to support.
- Once you create a budget there are always things to consider, what happens when you go over budget? What has to be eliminated or reduced?
- You can volunteer at to help senior citizens buy things online, make a video to educate others about the pros and cons of online shopping, or help your family make decision on a big purchase after you have done comparison shopping for them.
- Plan a field trip to a bank find out how money multiplies in a savings account. Try a field trip to a local nonprofit organization learn about how donations help and how fund-raising work for them. How are decisions made about using the money they raise?
- Use the skills you learned from the Marketing badge and create a marketing campaign for a school, band, sport or Girl Scout event.
- Find a Marketing company in your area and take a tour of their offices. What makes those creative minds tick and click? Who comes up with the commercial jingles you hear on the television or radio?

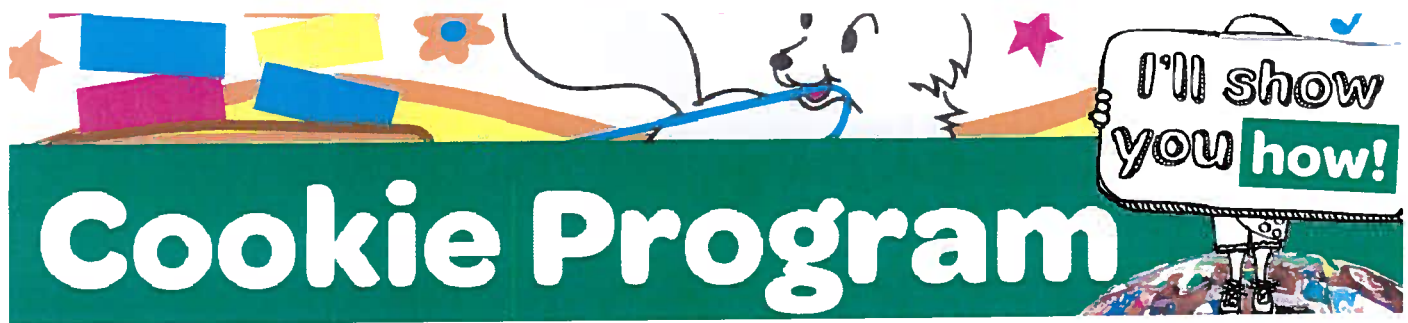
Topic	Action	Materials Needed
Check In / Welcome (10 min)	<b>Welcome the girls to the Smart Cookies Workshop and introduce yourself.</b> <ul style="list-style-type: none"> <li>• Troop Check In</li> <li>• Leader Introduction</li> <li>• Cover any housekeeping issues</li> <li>• Introduce the agenda for this workshop</li> <li>• Explain that after orientation the girls will be divided into five groups for rotation through the activities.</li> </ul>	<u>Materials:</u> <ul style="list-style-type: none"> <li>▪ Sign-In Sheet</li> <li>▪ Pens/Pencils</li> <li>▪ Name tags (optional)</li> </ul>
Icebreaker (5 min)	<b>Meet &amp; Mingle</b> Girls play a fun interactive game to introduce themselves and get to know one another. <ul style="list-style-type: none"> <li>• As each girl arrives, have her write a question on an index card.</li> <li>• Once everyone has written a question on their card, partner up the girls.</li> <li>• Each girl must ask her question to her partner. The partner will then answer the question asked and then ask their question.</li> <li>• Once both girls have asked and answered one another, ask them to swap cards and find a new partner.</li> <li>• Continue for 5 minutes, or until each girl has had at least 5 partners.</li> </ul>	<u>Materials:</u> <ul style="list-style-type: none"> <li>▪ Index Cards</li> <li>▪ Pens/Pencils</li> </ul>
5 Skills Overview (15 min)	<b>5 Steps to Success</b> Girls learn about how the Cookie Program helps them develop the 5 Skills they will need throughout their lives. <ul style="list-style-type: none"> <li>• Let the girls know you're going to talk about the 5 skills they will learn and develop through the Smart Cookies Workshop. Give real world examples of each skill set so they understand why these skills are important in life. Write each goal on the board as you go along. Explain: <ul style="list-style-type: none"> <li>- The first skill is <b>Goal Setting</b>. Explain that goal setting is important because they learn that step by step they can achieve their dreams big or small.</li> <li>- The next skill is <b>Decision Making</b>. Everyday we have decisions to make. Practicing this skill will help the girls make good decisions throughout their lives.</li> <li>- The third skill is <b>Money Management</b>. Money management is a very important skill to have so they can learn how to handle money everyday</li> </ul> </li> </ul>	<u>Materials:</u> <ul style="list-style-type: none"> <li>▪ Poster board/markers <b><u>OR</u></b> chalkboard/chalk <b><u>OR</u></b> whiteboard/Expo pens</li> </ul>

Topic	Action	Materials Needed
	<p>from their lunch money or allowance to (someday) their paycheck.</p> <ul style="list-style-type: none"> <li>- Skill number four is <b>People Skills</b>. We all deal with people everyday. We need to be good listeners and learn how to talk with and cooperate with others.</li> <li>- The last skill is <b>Business Ethics</b>. This is where you will practice being honest and responsible with every step of your cookie program. The world needs ethical leaders just like you!</li> </ul> <p><b>Once the 5 Skills Overview is complete, divide the group into five small groups for rotation. Give each group a number (1, 2, and 3).</b></p> <ul style="list-style-type: none"> <li>• Ask one group of girls to report to rotation 1, one group of girls to report to rotation 2, and 3.</li> </ul>	
<b>Rotation 1 Activity I (10 min)</b>	<p><b>Budgeting – Step 2 –Learn To Track Your Spending</b></p> <ul style="list-style-type: none"> <li>• Distribute the <b>Feed the Pig</b> worksheet to each girl for completion. Discuss the budgeting basics on the worksheet with the girls.</li> <li>• Ask girls to discuss with one another strategies for investing in their savings accounts.</li> <li>• Distribute the <b>Build a Budget</b> worksheet to each girl and go over how they will complete this form in the next week to track their spending.</li> </ul>	<p><u>Materials:</u></p> <ul style="list-style-type: none"> <li>▪ Pens/Pencils</li> <li>▪ Feed the Pig Worksheet (one per girl)</li> <li>▪ Build a Budget Worksheet (one per girl)</li> </ul>
<b>Rotation 1 Activity II (10 min)</b>	<p><b>Budgeting – Step 2 –Learn To Track Your Spending</b></p> <ul style="list-style-type: none"> <li>• Distribute the <b>Want It All vs. Need It All</b> worksheet to each girl for completion. Discuss the difference between a need and a want with the girls.</li> <li>• Ask girls to discuss with one another how to prioritize their needs and avoid being trapped by wants.</li> <li>• Distribute the <b>Healthy Spending Habits</b> worksheet to each girl for completion. Go over the instructions for the worksheet and have girls discuss amongst themselves how individual priorities may differ.</li> <li>• End the discussion with positive ways to avoid the pitfalls of impulse buying.</li> </ul>	<p><u>Materials:</u></p> <ul style="list-style-type: none"> <li>▪ Pens/Pencils</li> <li>▪ Want It All vs. Need It All Worksheet (one per girl)</li> <li>▪ Healthy Spending Habits Worksheet (one per girl)</li> </ul>
<b>Rotation 1 Activity III (10 min)</b>	<p><b>Budgeting – Step 4 –Explore Different Ways to Give</b></p> <ul style="list-style-type: none"> <li>• Ask the girls to discuss amongst themselves ways that they have or that they want to give to their favorite charities/causes.</li> </ul>	<p><u>Materials:</u></p> <ul style="list-style-type: none"> <li>▪ Pens/Pencils</li> <li>▪ Paper (any kind)</li> </ul>

Topic	Action	Materials Needed
	<ul style="list-style-type: none"> <li>Ask each girl to write down THREE charities/causes that are important to them. If girls are 'stuck' and can't come up with any philanthropic charities or causes, ask them to think about things the love (their family, their pet) or needs they see in the world. Reference the <b><u>Forbes 50 Largest US Charities</u></b> list if needed.</li> <li>Ask the group to share the following: <ul style="list-style-type: none"> <li>What are the charities or causes they chose?</li> <li>Why did they choose those causes?</li> <li>What have they or do they intend to contribute to that organization? (time, money)</li> <li>How have or will they give?</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Copy of Forbes 50 Largest US Charities List</li> </ul>
Rotation 2 Activity I (10 min)	<p><b>Comparison Shopping – Step 4–Investigate How to Avoid Online Fraud</b></p> <ul style="list-style-type: none"> <li>Discuss with the girls the concept of identity theft and phishing scams (see lesson plan) and how opportunists and criminals use online trickery to obtain personal information.</li> <li>Pass out the Scams and Schemes worksheet to each girl and ask each girl to identify the areas of concern in each form of online communication.</li> <li>Refer to teacher's reference to show the girls where the phishing occurred in each communication.</li> <li>Pass out the <b><u>Common Sense on Online Security Family Tip Sheet</u></b> for each girl to take home.</li> </ul>	<p><u>Materials:</u></p> <ul style="list-style-type: none"> <li>Pens/Pencils</li> <li>Scams and Schemes worksheet (one per girl)</li> <li>Common Sense on Online Security Family Tip Sheet (one per girl)</li> </ul>
Rotation 2 Activity II (10 minutes)	<p><b>Marketing - Step 1-Find out about Brand Identity</b></p> <ul style="list-style-type: none"> <li>Ask each girl to share something about their identity that makes them special. How might someone describe them? example: they're trustworthy, faithful, courageous, an artist, an athlete....</li> <li>Discuss with the girls the concept of brand identification. Why is it valuable? Talk about "Little Brownie Baker" the manufacturer of the Girl Scout Cookies. Why is this brand strong and what is special about it?</li> <li>How would you describe the Girl Scout Cookie Brand? How does your favorite brand of cookie compare with the Girl Scout Cookie brand? How similar and how different are they?</li> </ul>	<p><u>Advanced Preparation:</u></p> <ul style="list-style-type: none"> <li>Ask the girls to bring: A picture of the <b>logo</b> of their favorite brand of cookies.</li> </ul>

Topic	Action	Materials Needed
Rotation 2 Activity III (10 minutes)	<b>Marketing - Step 2- Check out the Competition</b> <ul style="list-style-type: none"> <li>Ask the girls to share the picture of the package of their favorite cookie. Show a box of Girl Scout cookies. Do the girls know how their favorite brand is marketed? Radio, TV commercials, billboards etc? Now compare how their favorite brand of cookie is marketed and sold with Girl Scout Cookies? Are there colors in the packaging that make it appealing? Make comparisons.</li> <li>Here is the girls opportunity to shine, ask them to develop a 30 second commercial, slogan, jingle/song or develop a sales pitch for their Girl Scout Cookie Sales.</li> </ul>	<u>Advanced Preparation:</u>  Ask each girl to bring in a picture of a package of their favorite cookie
Rotation 3 Activity I (15 minutes)	<b>Marketing - Step 3 - Giving Back, research other product philanthropic angles.</b> <ul style="list-style-type: none"> <li>Talk about how many companies "Give Back" to their communities. This is called philanthropic giving.</li> <li>Ask the girls to share and explain how their favorite companies donate to charities. Give example of the charities if they need help. Explain to the girls that this is a feel good component of the way businesses can display "goodwill". Marketing to customers in this way makes customers want to support their product or services.</li> <li>Ask the girls to share how Girl Scouts helps others. Example: Girl Scouts helps girls become future leaders and learn real life skills. Also Girls Scouts supports the Gift of Caring.</li> <li>Talk to the girls about the Gift of Caring (GOC) and how cookie customers can support girls by purchasing a box for the charities that Girl Scouts supports.</li> </ul>	<u>Advanced Preparation</u> <ul style="list-style-type: none"> <li>Ask each girl to bring evidence of how their favorite companies help people in their communities and/or around the world.</li> </ul>
Rotation 3 Activity II 15 minutes	<b>Marketing – Steps 4 &amp; 5– Develop Your Marketing Message &amp; Create Your Marketing Campaign (NOTE: this activity may also satisfy Think Big- Step 5-Share Your Experience In a Big Way)</b> <ul style="list-style-type: none"> <li>Now that the girls have an idea of what message they plan to send to their customers, ask them to create a dynamic means to do so. Will they create a t-shirt, poster, lawn sign or flier? This is their marketing message.</li> <li>Remind girls to consider their audience when designing their marketing message.</li> </ul>	<u>Materials:</u> <ul style="list-style-type: none"> <li>Pens/Pencils</li> <li>Markers</li> <li>Colored Pencils</li> <li>Stencils</li> <li>Paints</li> <li>Poster board</li> <li>Foam sheets</li> <li>Stickers</li> <li>Glitter</li> <li>Glue</li> </ul>

Topic	Action	Materials Needed
<p>Wrap Up &amp; Reflection (5 minutes)</p>	<ul style="list-style-type: none"> <li>• The girls can use their 30 second commercial, develop a slogan and act it out. They may even video tape a demo.</li> <li>• Ask the girls who will they market their commercial to?</li> <li>• A great way to think outside the box and be creative!</li> <li>• Some of the best slogans, songs and catch phrases happen when creators are just having fun!</li> </ul> <p>u . . . . .</p> <p>. . . . .</p> <p>. . . . .</p> <ul style="list-style-type: none"> <li>• ) . . . . .</li> <li>• Distribute an information handout that explains to parents &amp; leaders how each activity relates to cookie program goals and outcomes.</li> </ul> <p><b>Encourage the girls to keep working on their badges. They've done a lot of work today and they're really close to finishing their badges!</b></p> <ul style="list-style-type: none"> <li>• Ask girls to help clean up the room.</li> <li>• Thank parents for their participation.</li> </ul>	



## **Build a Budget**

In order to have control of your money, you need to know where it's going.

**Directions:** First, let's create a budget. Include a start & end date on the **Budget Period** line. On the **Amount Available** line, record how much money you have to spend. For example: for the period 1/1/15 – 1/8/15 I can spend is \$40.00.

Under **Item**, list the items that you usually spend money on (pizza, books, gas, music, clothes, makeup, accessories, etc.). You can add additional items later. Under **Amount Budgeted**, record the MAXIMUM amount you plan to spend for each item. Under **Actual Amount Spent**, record how much you really spent for that item. Now, subtract the **Actual Amount Spent** from the **Amount Budgeted** and write that figure under **Spent Above or Below**. *HINT: Don't forget to budget for your savings account!*

**Budget Period:** \_\_\_\_\_ **Amount Available:** \_\_\_\_\_

Item	Amount Budgeted	Actual Amount Spent	Spent Above or Below
Ex: New Novel/Book	\$8.00	\$9.50	Over budget by \$1.50

What was it like to follow a budget? Was your budget realistic? \_\_\_\_\_

What patterns do you see in your spending habits? Where did you overspend or under spend? \_\_\_\_\_

What would you change in your budget? \_\_\_\_\_

# Common Sense on Online Security

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## What's the Issue?

Just as in real life, it is important that teens know who they can trust with their information on the Internet. Entering information such as their name, age, and address into forms and profiles online is common, but teens can be tracked by companies or tricked into scams that put themselves at risk for identity theft. Maybe they are tricked into filling out a form for a fake sweepstakes. Maybe they click on an attachment that installs spyware on their computer. Or maybe they click on ads and enter their email address, which the advertiser can then sell to other companies.

Digital security refers to keeping us, our information, and our digital devices secure from outside threats. These issues affect everyone – teens, families and even whole online communities. Online security issues can be divided into three categories:

**Scams and identity theft.** Criminals may try to trick teens into giving out private information. They use this information to attempt identity theft, which can ruin a teen's financial future and make it difficult to make purchases and get loans. Criminals target young people and children because they have cleaner financial records than adults. Risks include:

- *Phishing:* Phony emails, messages, texts, or links to fake websites that scam artists use to trick people into giving out personal and financial information.
- *Clickjacking:* Scam artists tricking users to click on a seemingly harmless webpage, usually on a social network site, in an attempt to steal information or spread scams to others.

**Viruses and spyware.** Many teens download and share music, movies, or games. However, teens should only download from secure sites, and avoid clicking on links and attachments that can put themselves at risk. Viruses and spyware can be blocked with security tools. Risks include:

- *Computer Virus:* A program that can replicate itself and spread from one computer to another through the Internet, CD, DVD, or USB drive. A virus attaches itself to a program so that each time it runs, the virus does too, causing problems on the computer.
- *Spyware:* Programs that secretly collect small pieces of information about a computer user without him or her knowing.

**Companies tracking users.** One of the fastest-growing business strategies is to monitor the information, behavior, and even location of Internet users. Companies do this so they can personalize visitors' experiences and sell their information to advertisers. On the downside, most teens don't know that their online activity is being tracked. Companies aren't legally required to share how they track consumers' behaviors, which is often buried in the fine print of their privacy policies. On the upside, it can be nice for teens to have websites tailored to their interests. Issues include:

- *Cookies:* Data files stored on computers when people visit certain sites, which companies can use to identify repeat customers and personalize visitors' experiences.
- *Targeted Advertising:* Ads that are tailored to Internet users based on the information companies have collected about them.

## Why Does It Matter?

Teens should understand that when they're online, companies are watching and tracking their behavior, and scam artists might be trying to trick them into giving out information. If teens don't understand digital security risks, their devices can be damaged, they can fall prey to scams, or they can increase their risk of identity theft. It's up to teens to protect themselves so they don't become targets.

## What Families Can Do

*What are the benefits and drawbacks of companies tracking your online information, behavior, and location?*

*When you download from the Internet, how do you make sure it's from a secure site?*

*Have you ever encountered a phishing mess?*

### common sense says

**Create strong passwords.** A powerful password does wonders to protect accounts. Teens should never share passwords with friends, and they should update their passwords often. A great site for creating strong passwords is [www.strongpasswordgenerator.com](http://www.strongpasswordgenerator.com).

**Think twice before downloading.** Content that teens download from nonsecure sources can plague a computer with spyware and viruses. Encourage teens to download only from secure sites.

**Be careful when sharing information.** Teens should be careful when sharing information such as full name, address, and account numbers. Messages that ask teens to share private information are red flags for scams. If teens suspect a scam, they should not reply to it and not click on links in the message. Encourage them to report such phishing to the service provider.

**See what phishing and clickjacking looks like.** It's a great way to understand how to avoid being tricked. Check out the examples at: [www.consumerfraudreporting.org](http://www.consumerfraudreporting.org).

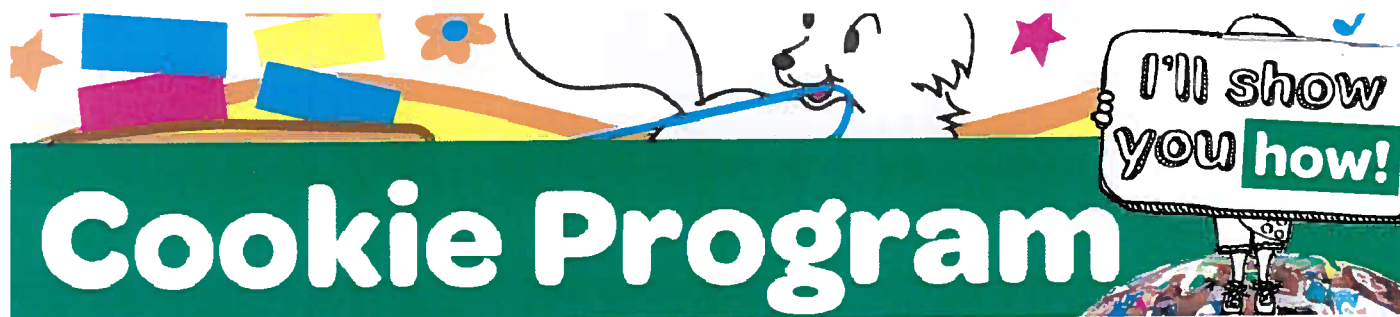
**Install the latest security updates.** Your computer can be protected from viruses, spyware, and other security problems by using up-to-date security tools.

**Consider limiting data collection.** Help teens take control over their own information by: 1. disabling Internet "cookies" so companies cannot track online behavior, 2. limiting clicking on ads, and 3. examining a website's privacy policy before revealing any information on it.

## Sources

Common Sense Media. "Protecting Our Kids' Privacy in a Digital World." December 2010. <<http://www.common-sensemedia.org/privacy>.>

Stecklow, S. "On the Web, Children Face Intensive Tracking." *The Wall Street Journal*. September 17, 2010.



## **Feed the Pig – Budgeting Basics**

A budget helps you keep track of your money and it's as easy as 1, 2, 3:

1. Choose a timeframe for your budget (weekly, monthly, or annually).
2. Estimate what your income and expenses will be for that timeframe [HINT: remember to prioritize].
3. Make sure your expenses aren't more than your income [HINT: remember to include savings in your plan].

A budget tracks how much money you have coming in and how much money you have going out. How much money you save will depend on how much money you can put away and still pay for your expenses.

If you have \$100 in income and you budget \$20 for fuel, \$25 for insurance, \$10 for entertainment and \$29 for clothes, how much can you put into savings? \_\_\_\_\_

You have budgeted \$29 for clothes but actually spend \$55 on clothes, did you overspend or under-spend on this budgeted item? \_\_\_\_\_

Since you exceeded your clothing budget, which item or items will you cut back on and by how much to make up for the extra \$26 you spent on clothing? \_\_\_\_\_

### **Place a (T) or (F) next to each statement below:**

Using a budget will help me:

- \_\_\_\_\_ Figure out how much money I have to spend.
- \_\_\_\_\_ Find out if I like school.
- \_\_\_\_\_ Decide what I want to do with my money.
- \_\_\_\_\_ Save money for college.
- \_\_\_\_\_ Learn how to get good grades.
- \_\_\_\_\_ Help me stay out of financial problems.





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carshelpingvetera...  
Donate Your Car  
100% Tax  
deductible Help  
Our Veterans, Free  
Towing

## Dc Hc

urm  
Dor  
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1.0k

41

Tweet

46

is

Feed  
1.

34

## Benefit Auctioneer OC&LA

cacoastauctions.com  
Zack Krone Charity  
Auctioneer  
Fundraising  
Consultant &  
Specialist

## Cross-cultural Solutions

crossculturalsolut...  
Volunteer 1 To 12  
Weeks,  
Worldwide. Help  
The Community -  
Enroll Today!

## E-waste Fundraising Event

aesrecycling.com  
AES helps your  
organization raise  
money by hosting an  
e-scrap event.

## We Will Rent Your Roof

firststepsolar.com  
California  
Homeowners: We  
Pay Homeowners  
To Go Solar. Sign  
Up!

## The 50 Largest U.S. Charities

10 Richest  
s

World's Most  
Powerful People

The World's  
Billionaires

World's Most  
Powerful Women

+more

14

8+1

1

[◀ The 50 Largest Charities Home](#)

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Rank

Name

Private  
Support  
(\$mil)

Total  
Revenue  
(\$mil)

Fundraising  
Efficiency  
(%)

Charitable  
Commitment  
(%)

Donor  
Dependency  
(%)

1



**United Way**

3,926

4,260

91

86

100

2



**Salvation Army**

1,885

4,078

89

82

58

3



**Task Force for  
Global Health**

1,660

1,664

100

100

100

4



**Feeding America**

1,511

1,554

98

98

100

5



**Catholic Charities  
USA**

1,447

4,393

95

86

98

6



**Goodwill Industries  
International**

949

4,895

97

88

62

7



**Food for the Poor**

891

900

97

96

100



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**Lists**  
Most Powerful People

**Video**  
Under 30 Summit

1.0k

41

46

34

1

8



**American Cancer Society**

889

925

76

72

93

9



**The Y-YMCA**

827

6,240

85

85

62

10



**World Vision**

826

1,014

87

85

106

11



**St. Jude Children's Research Hospital**

802

972

83

75

91

12



**Boys & Girls Clubs of America**

699

1,573

87

82

85

13



**American National Red Cross**

687

3,118

75

91

131

14



**Habitat for Humanity International**

674

1,492

83

83

93

15



**Feed the Children**

614

618

94

92

109

16



**Compassion International**

596

599

91

84

98

17



**Nature Conservancy**

536

797

84

74

92

18



**AmeriCares Foundation**

525

526

98

98

99

19



**American Heart Association**

511

618

84

78

96

20



**Campus Crusade for Christ**

503

548

91

85

98

21



**United States Fund for UNICEF**

498

502

93

90

98

22



**Direct Relief**

392

392

100

99

100

23



**Mayo Clinic**

380

3,739

92

82

14



**New Posts**  
+1 posts this hour

**Most Popular**  
America's Youngest Billio

**Lists**  
Most Powerful People

**Video**  
Under 30 Summit

1.0k

24



**Lutheran Services in America**

373

20,980

81

85

-130

41

25



**CARE USA**

369

558

94

90

107

46

26



**Samaritan's Purse**

359

376

93

89

110

34

27



**Boy Scouts of America**

358

1,063

88

87

51

28



**Save the Children Federation**

347

587

92

90

103

29



**Kingsway Charities**

331

331

100

100

100

1

30



**Susan G. Komen for the Cure**

330

339

88

82

99

31



**Step Up for Students**

311

311

100

99

69

32



**Planned Parenthood Federation of America**

308

1,198

82

83

69

33



**American Jewish Joint Distribution Committee**

299

344

97

90

87

34



**Brother's Brother Foundation**

295

296

100

100

96

35



**Population Services International**

294

546

100

100

99

36



**Good 360**

294

298

100

99

105

37



**Leukemia & Lymphoma Society**

283

293

83

76

100

38



**Cross International**

282

282

98

95

99

39



**Catholic Relief**

263

715

90

93

106



## New Posts

+1 posts this hour

## Most Popular

America's Youngest Billio

## Lists

Most Powerful People

## Video

Under 30 Summit

## Services

1.0k

40


**Catholic Medical  
Mission Board**

257

270

98

97

96

41

41


**Operation Blessing  
International Relief  
& Development**

255

267

99

99

100

46

42


**Dana-Farber Cancer  
Institute**

253

1,021

92

85

85

34

43


**Marine Toys for Tots  
Foundation**

247

249

98

98

98

44


**MAP International**

241

244

99

99

88

45


**Memorial Sloan-  
Kettering Cancer  
Center**

241

2,862

81

96

60

1

46


**United Service  
Organizations**

235

265

91

86

96

47


**Make-A-Wish  
Foundation of  
America**

227

238

85

75

97

48


**Father Flanagan's  
Boys' Home**

218

553

89

92

63

49


**Teach for America**

214

318

88

82

69

50


**ChildFund  
International**

214

228

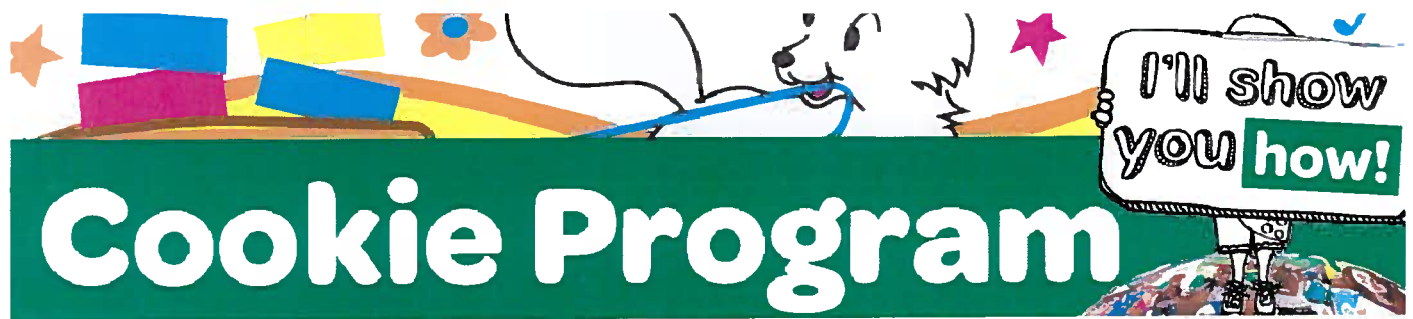
88

81

99



# Inside Forbes



## Healthy Spending Habits

Did you know your spending habits can make or break your budget?

**Directions:** Circle ONE item from each column that you would most likely spend your money on if you had an **extra** \$50. In the 1st column circle the thing you would buy first, in 2<sup>nd</sup> column circle the thing you would buy second, and so on. You can circle the same item more than once if you would buy that same item repeatedly.

1	2	3	4	5	6	7	8
Clothes	Video Games	CDs / Music	Books	Hobbies	Movies / DVDs	Savings	Food
Video Games	Food	Hobbies	Movies / DVDs	Savings	Books	CDs / Music	Clothes
CDs / Music	Savings	Books	Hobbies	Movies / DVDs	Food	Clothes	Video Games
Savings	Books	Hobbies	Movies / DVDs	Food	Clothes	Video Games	CDs / Music
Books	Hobbies	Movies / DVDs	Food	Clothes	Video Games	CDs / Music	Savings
Hobbies	Movies / DVDs	Food	Clothes	Video Games	CDs / Music	Savings	Books
Movies / DVDs	Food	Clothes	Video Games	CDs / Music	Savings	Books	Hobbies
Food	Clothes	Video Games	CDs / Music	Savings	Books	Hobbies	Movies / DVDs

Now, count the number of times you circled each item and write the total next to the item below:

\_\_\_\_\_ Hobbies                      \_\_\_\_\_ Savings                      \_\_\_\_\_ Food  
 \_\_\_\_\_ Video Games                      \_\_\_\_\_ Movies / DVDs                      \_\_\_\_\_ Clothes  
 \_\_\_\_\_ CDs / Music                      \_\_\_\_\_ Books

The items with the highest scores are those areas in which you are most likely to spend your money impulsively, or without budgeting for them. That's called Impulse Buying. What influences you most to buy something? \_\_\_\_\_

Think about your spending over the past few months. Is there anything you bought that you didn't need? \_\_\_\_\_  
 Is there anything you bought that you haven't used yet? \_\_\_\_\_

Remember: Sticking to a budget and deciding how you spend your money ahead of time will help you determine if you really need something. When you see something you want, don't buy it right away. Think about whether or not you really need what you're tempted to buy. Ask yourself: What do I have to give up to buy this item?



# Scams and Schemes

## Essential Question

*What is identity theft, and how can you protect yourself from it?*

## Lesson Overview

Students learn strategies for guarding against identity theft and scams that try to access their private information online. They learn what identity theft is, what kinds of information identity thieves want, and what can be done with that information. Students then analyze phony emails and identify tricks that identity thieves use online. Finally, they create a phishing email that includes the features that they have learned about, and see if classmates can identify the scams.

## Learning Objectives

*Students will be able to ...*

- understand what identity theft is and why it is important to guard against it.
- learn to recognize strategies that scam artists use to access private information.
- learn how to guard against phishing and identity theft.

## Materials and Preparation

- Paper and markers or colored pencils (or computers with Microsoft Office if you are using the high-tech option in Teach 3).
- Copy the **Spotting Scams Student Handout**, one for each student.
- Review the **Spotting Scams Student Handout — Teacher Version**.

## Family Resources

- Send home the **Online Security Family Tip Sheet (Middle & High School)**.

**Estimated time:** 45 minutes

## Standards Alignment –

### Common Core:

**grade 6:** RI.1, RI.4, RI.10, W.4, W.7, W.10, SL.1a, SL.1b, SL.1c, SL.1d, SL.4, SL.6, L.3a, L.6

**grade 7:** RI.1, RI.4, RI.10, W.4, W.7, W.10, SL.1a, SL.1b, SL.1c, SL.1d, SL.4, SL.6, L.3a, L.6

**grade 8:** RI.1, RI.4, RI.10, W.4, W.7, W.10, SL.1a, SL.1b, SL.1c, SL.1d, SL.4, SL.6, L.6

**NETS-S:** 1a-c, 2a, 2d, 4a, 4d, 5a, 6a

## Key Vocabulary –

**scam:** an attempt to trick someone, usually with the intention of stealing money or private information

**identity theft:** a type of crime in which your private information is stolen and used for criminal activity

**vulnerable:** in a position that makes it easier for you to be harmed or attacked

**phishing:** when people send you phony emails, pop-up messages, social media messages, texts, calls, or links to fake websites in order to hook you into giving out your personal and financial information

## introduction

### Warm-up (5 minutes)

**DEFINE** the Key Vocabulary term **scam**.

**ASK:**

*Do you know someone who has been scammed? What happened?*

Students might tell stories of instances in which someone has been convinced to send someone else money or purchase a fake or bad product.

*What is the purpose of a scam? What tricks do people use to carry out a scam?*

Students should understand that the ultimate purpose of a scam is to get someone to give the scammer money, or information that can help the scammer steal money, such as a credit card number, ATM code, or password. To accomplish this, scammers tell lies and often pretend to be someone they are not.

*Can people get scammed on the Internet? How?*

Allow students to tell stories of friends or relatives who have been scammed online. Then encourage them to revisit what they know about scams, and how they might be used online.

Sample responses:

- Someone can be tricked into buying a bad or fake product online
- Someone can be lured into sharing information that a scammer can use to steal from them

**EXPLAIN** to students that they will be learning about a variety of online scams, including which kinds of information scammers look for, and how that information can be used. They will also learn how to protect themselves against online scams.

## teach 1

### What Is Identity Theft? (10 minutes)

**POINT OUT** to students that people who scam others online don't always have to get money from them directly. Instead, they use a variety of strategies to trick people into giving out private information. They then use this information to access their bank and credit card accounts or other personal accounts. They can even "re-create" someone's identity and produce false documents, such as Social Security cards, credit cards, or drivers' licenses in someone else's name.

**DEFINE** the Key Vocabulary term **identity theft**.

**ASK:** *Can you guess what kinds of personal information identity thieves might look for?*

**REVIEW** the list below with students. Emphasize that identity thieves look for any information that might help them pretend to be their victims. Write the list on the board or have students take notes.

- Full name
- Date of birth and where you were born
- Current and previous addresses and phone numbers
- Driver's license or passport number
- Account numbers and the companies where you hold accounts (e.g., Amazon, PayPal, etc.)
- Passwords
- Social Security number

**DEFINE** the Key Vocabulary term **vulnerable**.

**EXPLAIN** that *anyone* is vulnerable to an online scam. Although teens might not think they're at risk, there are a few important reasons why they are vulnerable to identity theft – and why it matters. Cover the following points:

- Identity thieves look for “clean” Social Security numbers that haven't yet been used to get credit. They target teens and kids, who often have Social Security numbers that have no credit history yet. Identity thieves might sell or use these numbers, which would allow someone else to get a credit card or loan and build up debt under your name.
- Being a victim of identity theft can ruin your financial future and your ability to obtain loans and purchase things. For example, it could affect your ability to get a student loan for college or a loan to buy a car.
- In addition, if you use your parents' accounts and credit cards online, or fill out forms with your parents' information, you are sharing information that could potentially put your parents' identities at risk.
- It can take months, even years, to recover your identity if it's stolen. Cleaning up such a mess takes a lot of time and energy, and it can also be expensive.

## teach 2

### How to Catch a Phish (15 minutes)

**ASK:**

*How do you think identity thieves might try to get your information?*

Encourage students to share some responses, even if they have not previously encountered identity theft.

**DEFINE** the Key Vocabulary term **phishing**.

**EXPLAIN** to students that the best way to avoid phishing scams is to be skeptical about any online request for personal information. It's also good to be skeptical of online messages or posts from friends that seem out of character for them, which is a warning sign that their accounts have been hacked. There are clues that can help students spot phishing, and they will learn some of these in the next part of the lesson by studying one type of phishing scam: a phony email message.

**DIVIDE** students into pairs.

**DISTRIBUTE** the **Spotting Scams Student Handout**, one per student.

**READ** aloud the instructions found on the **Spotting Scams Student Handout – Teacher Version**, and share with students the extended explanation of each feature of a phishing email.

**INSTRUCT** student pairs to complete the handout together. When students are done, have two pairs get together to exchange their handouts and compare their answers.

**INVITE** volunteers to share their answers with the class. Use the **Spotting Scams Student Handout – Teacher Version** for guidance.

**REMIND** students that phishing emails can be very convincing, and some may not contain many of the clues they just learned about. So it's smart to distrust any email that asks them to provide private information.

### teach 3

#### **Protect Yourself from Online Scams** (10 minutes)

**TELL** students that if they ever encounter something online that they believe might be a phishing scam, they should observe the following rules:

- Avoid opening the message or email in the first place.
- Don't click on any links or download any attachments. They might contain viruses or spyware.
- Don't reply.
- Mark as "junk mail" or "spam" for your email provider, or report it to your social network site.
- If you are concerned about an account you have with a company, contact its customer service by phone.

Make sure you verify the company's contact information elsewhere online first.

**TELL** students that they can also protect themselves from Internet scams by learning how identity thieves think. They will create a phishing email, or some other form of online or mobile scam, using what they learned about phishing scams.

**Optional:** You may wish to show students examples of real phishing emails from Consumer Fraud Reporting before students create their own examples ([http://www.consumerfraudreporting.org/phishing\\_examples.php](http://www.consumerfraudreporting.org/phishing_examples.php)). Some examples of popular scams on Facebook can be found in the online Huffington Post article, "Facebook Scams You Need to Know About" ([www.huffingtonpost.com/2011/05/22/facebook-scams-hacks-attacks\\_n\\_864906.html#s281483&title=Fake\\_Page\\_Spam](http://www.huffingtonpost.com/2011/05/22/facebook-scams-hacks-attacks_n_864906.html#s281483&title=Fake_Page_Spam)).

**INSTRUCT** students to choose at least four of the eight features of a phishing email listed in their **Spotting Scams Student Handout**. Have them create a phishing email that demonstrates the four features they choose to highlight.

**INVITE** students to present their examples to the class. Classmates can try to identify which features tipped them off to the fact that this is a phishing email. Alternatively, students can trade examples with a partner and try to spot each other's scam.

### closing

#### **Wrap-up** (5 minutes)

You can use these questions to assess your students' understanding of the lesson objectives. You may want to ask students to reflect in writing on one of the questions, using a journal or an online blog/wiki.

## ASK:

*What kinds of information do identity thieves look for? Why?*

Students should respond with examples of private information, such as full name, address, date of birth, account numbers, and passwords. Identity thieves try to use this information in order to “re-create” someone’s identity for unlawful purposes, mainly to secure loans and buy things.

*How do thieves try to get at your information?*

Thieves use phishing to try to get at people’s personal information. Have students discuss some of the features of phishing they learned about.

*What can you do to avoid falling for online scams?*

Students should remember to be suspicious of any online communication that asks for private information, or that seems out of character for a friend to have sent or posted. Students should know not to reply to such messages, not to click on any links or attachments, and to report the message as spam or junk to their email provider or social network site. If they are concerned about one of their accounts, they should call the company’s customer service department using a number they found elsewhere online – not within the message they received.

**WRITE** the following URL and email address below on the board. Tell students that they can go to [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) for help if they, or their parents, find their identities have been stolen. Students can also forward any spam emails they receive to [spam@uce.gov](mailto:spam@uce.gov).

## Extension Activity

Have students visit OnGuardOnline ([www.onguardonline.gov](http://www.onguardonline.gov)). Instruct them to click on “games” and play the “Spam Scam Slam” game. This game is a great way to extend learning about phishing schemes. Afterward, invite students to share one new thing they learned about email scams.

## At-Home Activity

Have students work with a parent or adult family member to come up with a set of security rules for their home computers and/or computers that family members use at school, work, or the library. In addition to the strategies they learned in class, students should research additional security rules at OnGuardOnline ([www.onguardonline.gov/articles/0009-computer-security](http://www.onguardonline.gov/articles/0009-computer-security)). After they have compiled their set of rules, students should take one concrete step toward improving their online security – for example, changing passwords or backing up files. You may wish to have students share their rules with the class, and then invite volunteers to combine them to create an online security poster to display in the classroom.

# Scams and Schemes

## SPOTTING SCAMS TEACHER VERSION

### Directions

Each of the following email messages is an example of a phishing scam. Read the features of a phishing email below. Then circle or highlight any examples of those features in each of the three messages. List the features in the blank spaces provided, and draw a line connecting the feature to the part of the email it relates to.

### Features of a Phishing Email

**Need to verify account information:** Phony emails will try to trick you into giving up account information, passwords, or clicking on a phishing link, where you fill out information that identity thieves can collect and use. Usually what they're asking for doesn't make sense if you think about it, because they should already have that information!

**Sense of urgency:** When the message says you only have a limited time to respond, it is often the sign of a scam.

**Spelling errors:** Scam emails often include spelling and grammatical errors. A real company would not send out messages containing such errors.

**Alert that account is in trouble:** Identity thieves try to make you worry that something is wrong with your account, so you will feel you must immediately respond to the email to fix it.

**Link in email or attachment:** Phishing emails often have a link within the email or an attachment that you are urged to click on. This link can lead you to a site or form where you (unknowingly) give your information to criminals. You should never respond to or click on links in such emails. Instead, go directly to the main website, and from there check your account.

**Too good to be true:** Scam emails often offer things that are too good to be true, like the easy chance to win free money or prizes.

**Generic greeting:** You might see a generic greeting that does not personally address you. Reputable companies send emails where they address their customers by name.

## Email Message

## Phishing Features

**From:** no\_reply@emailinternet.chase.com  
**Subject:** Account Status

Attention US Bank Customer,

Due to a recent security check on your account, we require you to confirm your details. Failure to do so within 24 hours will lead to account suspension. Sorry for the inconvenience.

[Click here to confirm your account](#)

Regards,  
US Bank Online Customer Service

This email has been sent by US Bank.

**Generic greeting**

**Need to verify account info**

**Sense of urgency**

**Spelling errors**

**Link in email**

**From:** custservice@paypalonline.com  
**Subject:** We've Limited Your Account

Dear PayPal User,

We recently noticed one or more attempts to log into your account from a foreign IP address. For security reasons, we have limited access to your account.

If you did not initiate the log ins, please visit PayPal Online urgently perform the steps necessary to verify you are the account holder. Performing this action will lift the limited access and restore your account.

<https://www.paypal.com/us/cvi-limit/webscr?-run>

Sincerely,  
PayPal Security and Theft

**Account is in trouble**

**Spelling errors**

**Need to verify account info**

**Sense of urgency**

**Link in email**

**From:** Swiss International Lottery  
**Subject:** Award Notification

Dear [Firstname Lastname],

Generic greeting

Congratulations! You may receive a certified check for up to \$500,000,000 U.S. Cash! One lump sum! Tax free! Your odds of winning are 1-6. Hundreds of U.S. citizens win every week using our secret system! You can win as much as you want!

Too good to be true

If you choose to receive your winnings please contact IMB INSURANCE & BROKERS. They will use their diplomatic courier service to deliver your check. Please contact them with the following details below:

Link in email

Company name: IMB INSURANCE & BROKERS

Address: Geneva, Switzerland

Contact Person: Mr. Alexander Caspari  
(Director Foreign Remittance Department)

Direct Tell: +44-802 655 4889

Fax: +44-802 655 4890

Direct Email: [ACaspari@IMBInsurancebrokers.com](mailto:ACaspari@IMBInsurancebrokers.com)

Congratulations again!

Marcus Gohl

# Scams and Schemes

## ASSESSMENT TEACHER VERSION

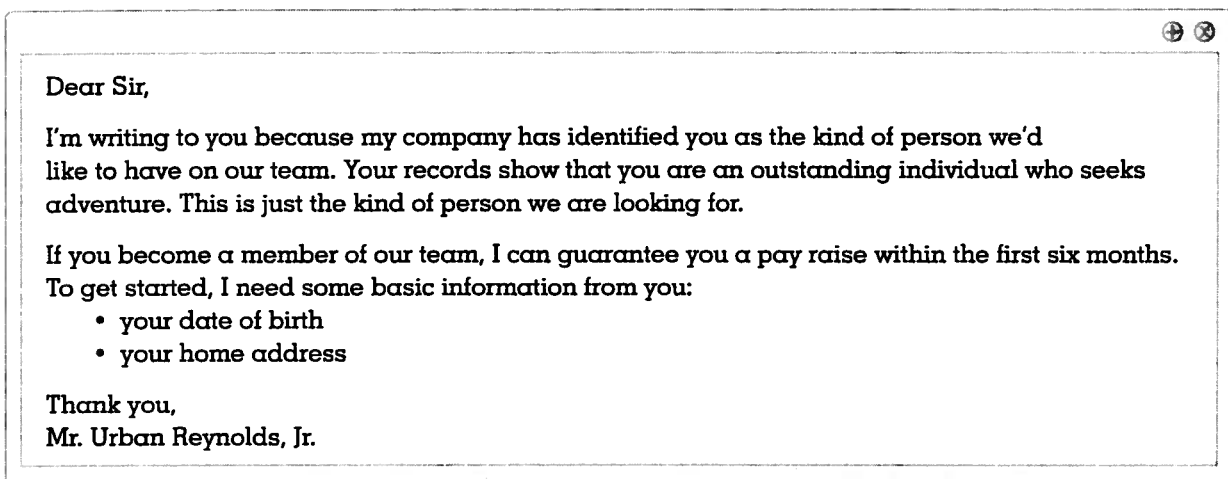
1. A type of crime in which your private information is stolen and used for criminal activity is called:

- a) Identification
- b) Identity theft**
- c) Burglary

*Answer feedback*

The correct answer is **b**. You can help protect yourself from identity theft by watching out for online offers designed to trick you, and by guarding your private information.

2. Evan sees the following message in his inbox:



Which of the following is NOT a warning sign that this message is a scam:

- a) The offer sounds too good to be true
- b) It asks Evan for his private information
- c) Evan is addressed as "Sir"**

*Answer feedback*

The correct answer is **c**. Offers that seem too good to be true or that ask for private information may be scams. These kinds of messages should be marked as spam and deleted.

3. Sara finds a message on her phone that she thinks might be a scam. She should:

- a) Forward the message to her friends to see if they think it's a scam too
- b) Reply and ask the sender not to send more mail
- c) Delete the message**

*Answer feedback*

The correct answer is **c**. If Sara thinks the message might be a scam, she should delete it.

## Scams and Schemes

### Directions

Each of the following email messages is an example of a phishing scam. Read the features of a phishing email below. Then circle or highlight any examples of those features in each of the three messages. List the features in the blank spaces provided, and draw a line connecting each feature to the part of the email it relates to.

#### Features of a Phishing Email

- Need to verify account information
- Sense of urgency
- Spelling errors
- Alert that your account is in trouble
- Link in email or attachment
- Too good to be true
- Generic greeting

#### Email Message

**From:** no\_reply@emailinternet.chase.com  
**Subject:** Account Status

Attention US Bank Customer,

Due to a recent security check on your account, we require you to confirm your details. Failure to do so within 24 hours will lead to account suspension. Sorry for the inconvenience.

[Click here to confirm your account](#)

Regards,  
 US Bank Online Customer Service

This email has been sent by US Bank.

#### Phishing Features

## Email Message

## Phishing Features

**From:** custservice@paypalonline.com  
**Subject:** We've Limited Your Account

Dear PayPal User,

We recently noticed one or more attempts to log into your account from a foreign IP address. For security reasons, we have limited access to your account.

If you did not initiate the log ins, please visit PayPal Online urgently perform the steps necessary to verify you are the account holder. Performing this action will lift the limited access and restore your account.

<https://www.paypal.com/us/cvi-limit/webscr?-run>

Sincerely,  
PayPal Security and Theft

**From:** Swiss International Lottery  
**Subject:** Award Notification

Dear [Firstname Lastname],

Congratulations! You may receive a certified check for up to \$500,000,000 U.S. Cash! One lump sum! Tax free! Your odds of winning are 1-6. Hundreds of U.S. citizens win every week using our secret system! You can win as much as you want!

If you choose to receive your winnings please contact IMB INSURANCE & BROKERS. They will use their diplomatic courier service to deliver your check. Please contact them with the following details below:

Company name: IMB INSURANCE & BROKERS

Address: Geneva, Switzerland

Contact Person: Mr. Alexander Caspari  
(Director Foreign Remittance Department)

Direct Tell: +44-802 655 4889

Fax: +44-802 655 4890

Direct Email: [ACaspari@IMBInsurancebrokers.com](mailto:ACaspari@IMBInsurancebrokers.com)

Congratulations again!

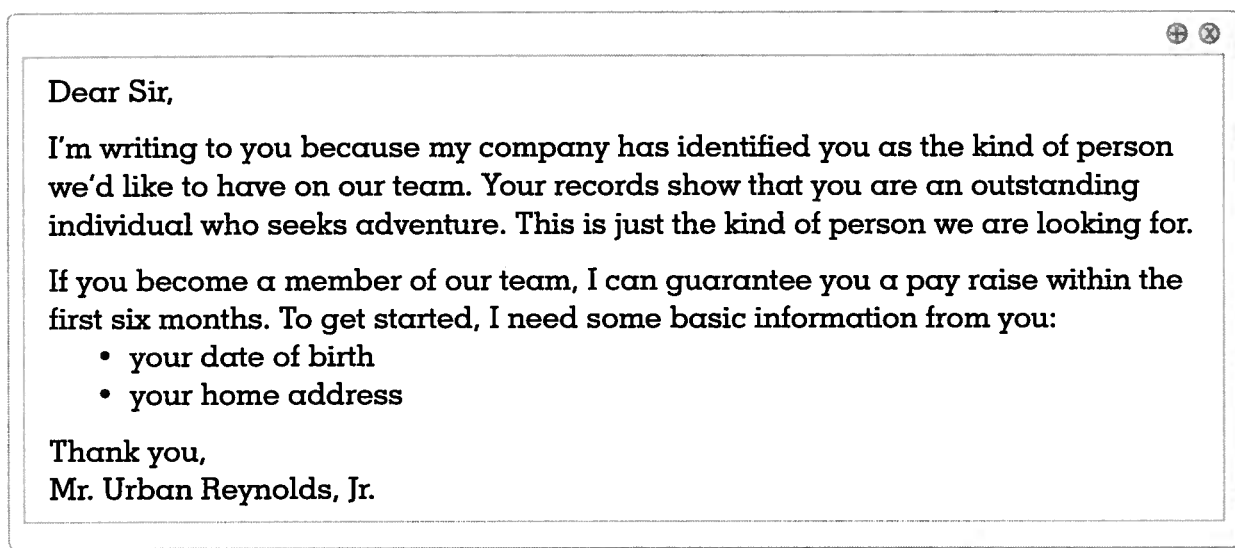
Marcus Gohl

## Scams and Schemes

1. A type of crime in which your private information is stolen and used for criminal activity is called:

- a) Identification
- b) Identity theft
- c) Burglary

2. Evan sees the following message in his inbox:

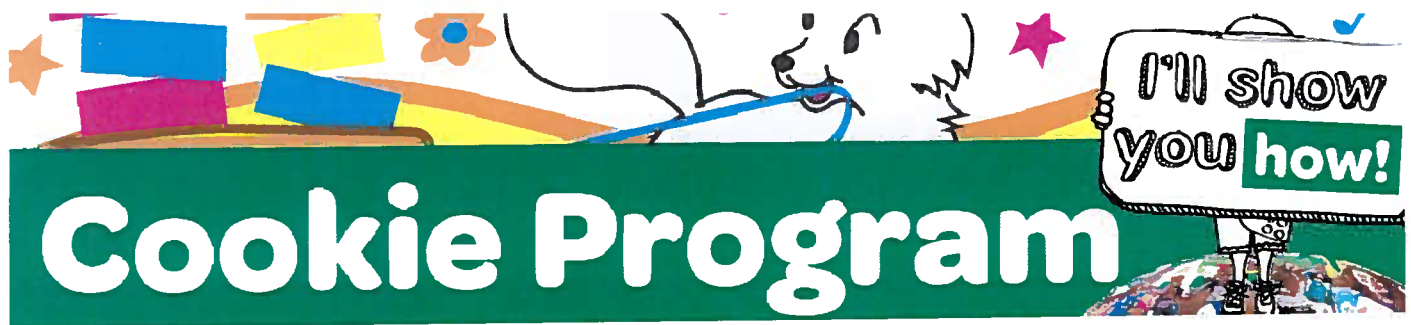


Which of the following is NOT a warning sign that this message is a scam:

- a) The offer sounds too good to be true
- b) It asks Evan for his private information
- c) Evan is addressed as "Sir"

3. Sara finds a message on her phone that she thinks might be a scam. She should:

- a) Forward the message to her friends to see if they think it's a scam too
- b) Reply and ask the sender not to send more mail
- c) Delete the message



# Cookie Program

## Want it All vs. Need It All

When it comes to money, people usually spend money on what they **need** or **want**. What's the difference between a need and a want?

❖ I think a **need** is \_\_\_\_\_

❖ I think a **want** is \_\_\_\_\_

Does everyone have the same needs and wants? Why or why not? \_\_\_\_\_

Let's explore your wants and needs. List three needs and wants in your life.

Area of your Life	Needs	Wants
<b>Personal</b>	1.	1.
	2.	2.
	3.	3.
<b>Scholastic</b>	1.	1.
	2.	2.
	3.	3.

We all have both needs and wants. What can you do **now** to meet your future needs and wants? \_\_\_\_\_

Is going to college a need or a want? Explain your statement. \_\_\_\_\_

# great cookies doing a world of good

Your cookie purchase helps  
girls do great things!

No  
Hydrogenated  
Oils



#### TAGALONGS®

Crispy cookies layered with peanut butter and covered with a chocolaty coating



#### THIN MINTS®

Crisp wafers covered in chocolaty coating made with natural oil of peppermint



#### SAMOAS®

Crisp cookies coated in caramel, sprinkled with toasted coconut, and striped with dark chocolaty coating



#### TREFOILS®

Traditional shortbread cookies



#### DO-SI-DOS®

Crunchy oatmeal sandwich cookies with creamy peanut butter filling



#### SAVANNAH SMILES®

Crisp, zesty lemon wedge cookies dusted with powdered sugar



#### GIRL SCOUTS CARE!

Although our use of palm oil is very limited, Little Brownie Bakers works to demonstrate good stewardship of our world's natural resources by purchasing Green Palm certificates to cover 100% of our global palm oil use. Green Palm certificates support farmers switching to sustainable palm oil practices.

• NO High-Fructose Corn Syrup

• NO Trans Fats

• NO Hydrogenated Oils in Three Varieties

• NO Artificial Colors in Six Varieties

• 100% Real Cocoa

• Nutritious Whole Grain Oats and Real Peanut Butter in Do-si-dos®

• Two Nut-Free Varieties

1-800-962-1718

All cookies baked by Little Brownie Bakers now feature the toll-free number for Kidlog Consumer Affairs right on the box. We are happy to be held accountable for the quality of our cookies.



girl scouts

All products contain wheat, eggs and milk. Ingredients: Do-si-dos and Tagalongs contain peanuts. Samoas contain coconut. Savannah Smiles and Trefoils contain tree nuts. Go to [www.littlebrowniebakers.com](http://www.littlebrowniebakers.com) for the most current cookie information.

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