

Composing songs and verse about fraud

Students write a song, rap, or poem that warns people about identity theft and types of fraud.

Learning goals

Big idea

Fraud and identity theft harm millions of Americans every year.

Essential questions

- What are some common types of fraud?
- How does fraud pose a financial risk to me?

Objectives

- Identify common types of fraud
- Write a song, rap, or poem about a type of fraud

What students will do


- Review definitions of different types of fraud.
- Write a song, rap, or poem about a type of fraud.
- Perform or read the song, rap, or poem for the class.

NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

KEY INFORMATION

Building block:

 Financial knowledge and decision-making skills

Grade level: Middle school (6-8)

Age range: 11-14

Topic: Protect (Managing risk, Preventing fraud and identity theft)

School subject: English or language arts, Fine arts and performing arts

Teaching strategy: Cooperative learning, Project-based learning

Bloom's Taxonomy level: Understand, Create

Activity duration: 75-90 minutes

National Standards for Personal Financial Education, 2021

Managing risk: 4-1, 4-2, 8-1, 8-5, 8-7, 12-11

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

Preparing for this activity

- While it's not necessary, completing the "Acting out fraud" activity first may make this one more meaningful.
- Print copies of all student materials for each student, or prepare for students to access them electronically.

What you'll need

THIS TEACHER GUIDE

- Composing songs and verse about fraud (guide)
[cfpb_building_block_activities_composing-songs-verse-about-fraud_guide.pdf](#)

STUDENT MATERIALS

- Composing songs and verse about fraud (worksheet)
[cfpb_building_block_activities_composing-songs-verse-about-fraud_worksheet.pdf](#)

Exploring key financial concepts

Millions of Americans are victims of fraud or identity theft each year. No matter where you live or how old you are, you may someday be affected by these crimes. Identity theft happens when a person uses, or tries to use, someone else's sensitive personal information to commit fraud. This can happen over the phone by answering personal questions or online by clicking suspicious links or opening emails from unknown sources on your computer or phone. Knowing how to spot fraud and identity theft helps you better protect yourself and your money.

TIP

Because the types of fraud and the laws about fraud and identity theft change, students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Ask students share what they know about identify theft or fraud.
- Distribute the "Composing songs and verse about fraud" worksheet.

- As a class, review these key vocabulary terms, which are also in the worksheet:
 - **Fraud:** An illegal act that occurs when people try to trick you out of your personal information and your money.
 - **Identity theft:** Using your personal information – such as your name, Social Security number, or credit card number – without your permission.
 - **Imposter scam:** An attempt to get you to send money by pretending to be someone you know or trust, like a sheriff; local, state, or federal government employee; a family member; or charity organization.
 - **Mail fraud scam:** Letters that look real but contain fake promises. A common warning sign is a letter asking you to send money or personal information now to receive something of value later.
 - **Phishing scam:** When someone tries to get you to give them personal information, such as through an email or text message, often by impersonating a business or government agency. This can be thought of as “fishing for confidential information.”
 - **Spoofing:** When a caller disguises the information shown on your caller ID to appear as though they are calling as a certain person or from a specific location.
 - **Note:** Because it’s important for students to understand types of fraud and identity theft to successfully complete this activity, be sure to review these definitions so students truly become familiar with similarities and differences.

TIP

Visit CFPB’s financial education glossary at consumerfinance.gov/financial-education-glossary/.

Individual or group work

- Students can work individually or with a partner on their song, rap, or poem.
- Songs, raps, and poems should:
 - Explain at least one type of fraud.
 - Include at least one example of how people can protect themselves from that type of fraud.
 - Contain creative descriptions that lead to the listener’s enjoyment and learning about the topic.
 - Include at least three well-chosen words or phrases that show their knowledge and understanding of fraud or identity theft.

- Use rhythm or rhyme to engage the listener.
- Be able to be performed orally.
- Be 30 to 90 seconds long.

Wrap-up

- Bring the class back together and ask for volunteers to perform or read their song, rap, or poem.
- Ask for volunteers to share their answers to the reflection question.
- Have students complete an exit ticket (a short, ungraded quiz) that answers these questions:
 1. How do fraud and identity theft pose a financial risk to me?
 2. What can I do to protect myself?

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protection, including managing risk and preventing fraud and identity theft. Suggested activities include [“Protecting yourself from identity theft”](#) and [“Examining the statistics on fraud and identity theft.”](#)

Measuring student learning

Students’ performances and answers during discussion and on their exit tickets can give you a sense of their understanding. **Keep in mind that students’ answers may vary, as there may not be only one right answer.** The important thing is for students to have reasonable justification for their answers.

Scoring rubric

If you choose to use the scoring rubric below to grade this activity, be sure to share it with all students so they know what criteria matter most and they can plan accordingly.

Required elements	Possible points	Points earned
Explains at least one type of fraud	30	
Includes at least one example of how people can protect themselves from that type of fraud	10	
Includes at least three well-chosen words or phrases that show your knowledge and understanding of fraud or identity theft	20	
Contains creative descriptions that lead to the listener's enjoyment and learning about the topic	20	
Uses rhythm or rhyme to engage the listener	20	
Total points	100	