

Presenter's Guide



Australian Multicultural
Community Services

Acknowledgments

Money Smart for Seniors is an initiative of AMCS.

Resources have been co-developed by AMCS and our community members with inputs from eSafety Seniors, Goldsmiths P/L and House Studios.

AMCS acknowledges financial support from the Ian Rollo Currie Estate Foundation and Perpetual Trustees.

Disclaimer

Our first step in developing these resources was to ask community members about their experience of financial attacks and what they thought would be of most help. Money Smart for Seniors aims to answer their most common questions. However, our little program cannot be the total answer to all threats. We can only hope it is a step in the right direction for our community members.

Before your session

Please visit the AMCS Money Smart for Seniors webpage to download the resources you need.

To prepare for the session you may like to:

- Read through the 'Money Smart for Seniors Toolkit'
- Download the presentation slides and make sure you can display them using the equipment available to your group.
- Read through the suggested script and prepare your own version of this script using your group's preferred language.

Note: the suggested script is provided below for each presentation slide.

There is space to the right of the suggested script for you to write your own using your language.

- Practice displaying and speaking to the presentation.
- Using the form available on the AMCS Money Smart for Seniors webpage you can request:
 - › one 'Beat the Wolf' card pack for your group
 - › a 'Beat the Wolf' Help Card for each member of your group to keep.

Suggested script

Slide Suggested script (English)

My version (Group preferred language)



- 1 These resources were developed by AMCS with financial support from the Ian Rollo Currie Estate Foundation and Perpetual Trustees.

AMCS asked community groups what help they needed to keep their money safe from attack. The resources we share today are no guarantee of safety. We hope they are a step in the right direction.



- 2 Money Smart for Seniors helps each one of us to be stronger against scams, fraud and elder abuse. Let's keep ourselves and our money safe.



- 3 This video is produced by the Australian Government's Scamwatch (play video). What did you think of the video?



- 4 How confident are you in your ability to keep your finances safe? Together, we are going to practice some simple steps we can take.

Slide Suggested script (English)

My version (Group preferred language)



5 Someone who wants to attack your money may try to trick you by pretending to help you or to be a person you can trust, or even love.

In the traditional story, the wolf disguises himself as a sheep so he can hide among the other sheep and get close enough to kill for his next meal.

This is what people attacking you with scams, fraud or elder abuse do. They pretend to be kind and trustworthy so you will not suspect them.



6 Money Smart Seniors stand up for their rights and repel attacks on their money. Just as the tiger is strong enough to win against the wolf, Money Smart Seniors have strengths they can use to defeat financial attacks.



7 To help us practice our tiger strengths we will play a little card game called "Beat the Wolf!"



8 There are five tiger strength cards

Security – this strength helps you protect your information and accounts

Slide Suggested script (English)

My version (Group preferred language)



9 Savvy – be suspicious and spot possible attacks



10 'Say No' – do not engage with suspect or unverified approaches



11 Step away – if something doesn't feel right, stop, even if you have started a conversation



12 Share wisely – keep your information private so it cannot be misused



13 Attacks on your money can come in many disguises, just like the wolf
These cards help you gain the strengths you need to be a tiger

- Stand up for your rights
- Take action
- Help yourself and help each other

How to play



14 How to play –

Take a wolf card

Have a think and choose your tiger card

Practise what you will say

What action will you take?

Will you tell someone?

Look at the help card for more ideas

Let's have a go –

Here is the wolf card – we have received a phone call, text or email which asks us to click on a link

Why is 'Say No' a good choice?

(Encourage the group to discuss – hint, links can expose you to spyware and viruses and can be just the beginning..)

Let's practice what we will say

(Encourage the group to do it)

What action will we take?

(Encourage the group to suggest – hint, block the caller or sender – check with the organisation the wolf is pretending to be by looking up their contact details directly and contacting them yourself)

Will we tell someone?

(Encourage the group to suggest – hint, could report to the organisation being misrepresented and to Scamwatch)

Help card



- 15 We are giving each of you one of these help cards to keep

The help card reminds us of our tiger strengths that we can use to beat the wolf

It also tells us where we might go for help

(This is a good point to hand out the help cards and take a tea break).
After tea we will practise playing 'Beat the Wolf'.

first
game On!

- 16 OK let's play –

Ah, I am being asked to do something urgently and I am feeling pressured

Which tiger strength can I use?

(Encourage the group to suggest – talk about why a particular strength could help. There are no right answers – more than one strength could apply).

Wolves often trick us by making us hurry, so we are not able to think clearly or ask someone else for advice. When we feel pushed to act quickly, it might be a wolf.

Watch out wolf



- 17 We have chosen 'Savvy' as the tiger card here –

What will we say or do now?

(Encourage the group to role play, provide their answers).

You don't have to be right, but it is important to play it safe – take your time and check things out independently.



18 Another game –

Ah, I am being asked to send money so my friend can come and see me

I really want to see them – we have been talking to each other for so long and we feel like soulmates.

Which tiger strength can I use?

(Encourage the group to suggest – talk about why a particular strength could help. There are no right answers – more than one strength could apply).

Wolves often trick us by making us trust or even fall in love with them. The friendship may be secret, so we are not able to think clearly or ask someone else for advice. When our ‘friend’ starts pushing for us to send money, we can realise they have the features of a wolf.



19 We have chosen ‘Step Away’ as the tiger card here –

What will we say or do now?

(Encourage the group to role play, provide their answers).

This is a very hard situation to face. Romance scams are very common and with psychological tricks and AI they are very difficult to spot. It is a red flag if your relationship is secret from friends and family, and if you have never met someone in person. IDCare (see Help card) is a confidential place to talk about your doubts and get help.



20 Our last game today –

I need to give my carer my PIN so they can use my card to get some shopping done. I have run out of a lot of basics like tea, bread and milk – it would be very helpful to get them.

Which tiger strength can I use?

(Encourage the group to suggest – talk about why a particular strength could help. There are no right answers – more than one strength could apply).

A person may genuinely want to help you. But over time it can be too tempting to have access to your money and things can change.



21 We have chosen 'Share Wisely' as the tiger card here –

What will we say or do now? What if the carer already has our PIN number?

(Encourage the group to role play, provide their answers).

We need to be careful with information that can be used to attack us. Personal details like PIN numbers, birthdays, driver's licence or passport details – can be used to get into our accounts or run up debts in our name.



- 22 Thank you –
Remember –
We don't need to be computer geniuses to protect ourselves
Simple is best
Let's use our strengths to keep ourselves safe
Use your Help card to remember how strong you are!



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