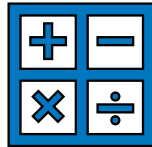


11.



Subject: NUMERACY

A. Financial Safety

B. Gambling

Name:

A. FINANCIAL SAFETY

1. Read about identity theft:

Financial **identity theft** is when someone uses your personal information to get credit cards, steal money from your accounts, apply for loans, set up accounts with utility companies, rent an apartment, or even get a job using your name!

Ways to protect your identity:

- ◆ Don't give out personal information unless you made the contact or you are absolutely sure who is getting the information.
- ◆ Don't give out your PPS number and don't carry it with you.
- ◆ List all your credit cards and account numbers, with the customer service numbers for each one, and keep it in a safe place at home.



- ◆ Shred documents with personal information before throwing them out. Examples: bank statements, credit card bills, tax forms, etc.
- ◆ Be careful what you post on social media.
- ◆ Keep anti-virus software on your computer updated.

2. Tick the correct sentences:

- Use the same password for all your accounts.
- Put your personal information, including your phone number on your Facebook page.
- Use strong passwords on all of your accounts.
- Don't access personal accounts over unsecured wireless networks.
- If you get an email or text message that doesn't look legitimate, don't respond to it!
- Shopping online is safe on all websites.
- Regularly review bills and account statements for unusual activity.
- Throw old bank statements in the bin.

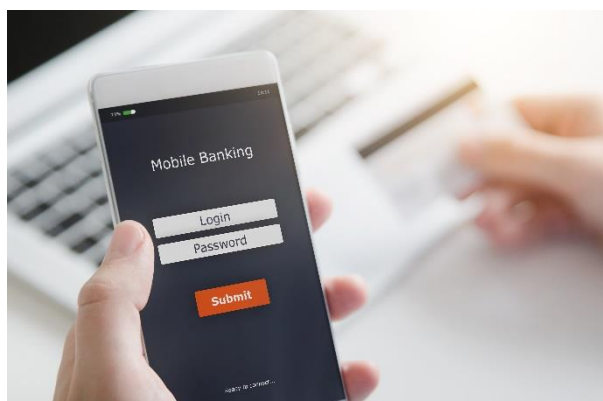
CAUTION

3. Read about safety when using your mobile banking application:

- ◆ Keep your login credentials to yourself and do not share them with anyone.
- ◆ Use a secure network connection for mobile banking.
- ◆ Avoid using public networks, as they may not be secure.
- ◆ Do not sign in to mobile banking from third-party websites or promotional emails.
- ◆ Avoid logging into your mobile banking app from someone else's device.
- ◆ Remember that banks will never ask for login credentials or ask you to complete **KYC (Know Your Customer)** procedures via SMS or phone calls. Do not share your credentials through these channels.
- ◆ Make sure your smartphone has antivirus software installed to protect against malware and other threats.
- ◆ Always log out of your mobile banking app after using it to ensure that no one else can access your account.



4. Answer true or false:



a) Your smartphone needs up-to-date antivirus software.

b) When using mobile banking, your network connection must be secure.

ask you to log in.

d) Log in to your banking app by clicking on an advert from the bank.

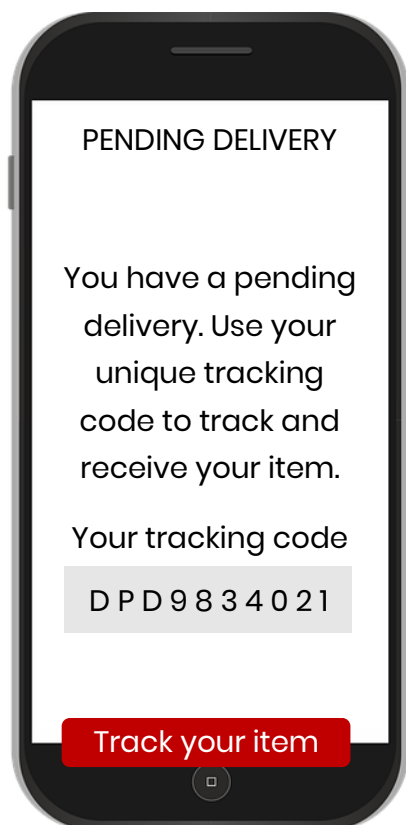
e) Use public networks when you do mobile banking.

f) Log out of your banking app when you are done.

5. Read:

Avoid these common scams:

- ◆ You may receive emails that look like they're from your bank or telephone calls reporting a problem with your account. Don't click on any links in the email, and don't reply.
- ◆ Delete the email or hang up the phone and contact your bank directly, using the customer service phone number.
- ◆ You may get calls from people who say you owe money when you don't think you do. Ask the name of the company, then hang up and contact that company directly, using a customer service number from their website or telephone listing.
- ◆ Beware of ads in print or on TV that say, "Bad credit? No problem!" or "We can erase your credit problem—100% guaranteed." Don't believe it!
- ◆ Don't believe it if someone says they're with Revenue or another government organisation and you need to pay them right now.
- ◆ If someone offers you a free holiday—it's not going to be free! You may need to attend a sales pitch, pay for a travel club, or give them a deposit, and you'll get nothing in return.



6. If you receive this text message, and you have not ordered anything, should you click into 'Track your item'?

7. If you have ordered something online, what is the best way to track your item?

8. Do you think the email below is trustworthy? Say or why not.

New message

To paulsullivan@gmail.com

Subject Your account is expiring-action required

Attention! Your PayPal account will close soon!

Dear Member,



We have faced some problems with your account Please update the account .If you do not update will be Closed.

To Update your account, just confirm your informations. (It only takes a minute.)

It's easy:

1. Click the link below to open a secure browser window.
2. Confirm that you're the owner of the account, and then follow th instructions

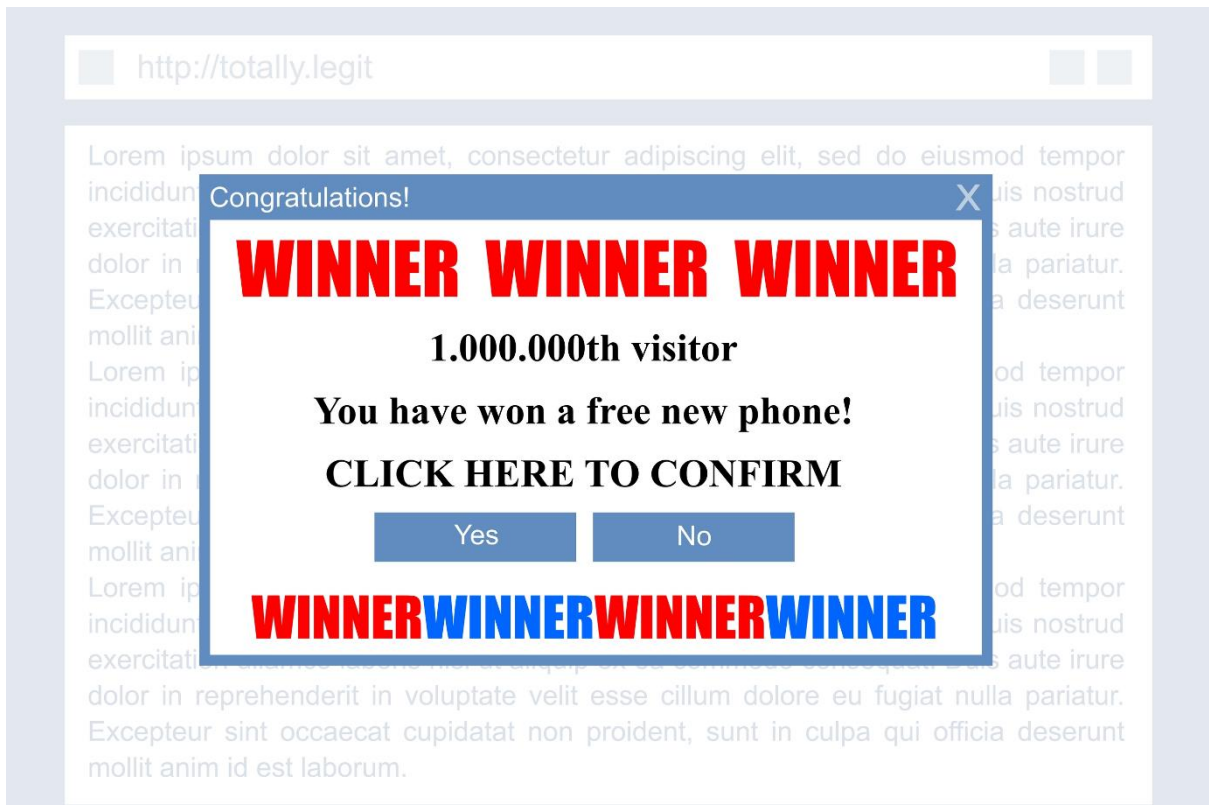
Relog in your account now

Send  

9. If this ad 'popped up' on your computer, have you won a new phone?

Yes No

Explain your answer.



10. Wow! Free beer!?!?



B. GAMBLING

1. Read:

- ◆ Gambling can have a serious financial impact on a person and their loved ones and can also cause extreme stress, depression and anxiety. Gambling problems can happen to anyone from any walk of life. Gambling can go from a fun, harmless hobby to an unhealthy obsession with serious consequences.
- ◆ All types of gambling are included here, whether you bet on sports, scratch cards, roulette, poker, slot machines, at the track, or online— a gambling problem can strain your relationships, interfere with work, and lead to financial disaster. You may even do things you never thought you would, like running up huge debts or even stealing money to gamble.
- ◆ Gambling addiction, or gambling disorder, is an impulse-control disorder. If you're a compulsive gambler, you can't control the impulse to gamble, even when it has negative consequences for you or your loved ones. You'll gamble whether you're up or down, broke or rich, and you'll keep gambling regardless of the consequences—even when you know that the odds are against you or you can't afford to lose.
- ◆ You can also have a gambling problem without being totally out of control. Problem



gambling is any gambling behaviour that disrupts your life. If you're always thinking about gambling, spending more and more time and money on it, gambling to overcome losses, or gambling despite serious consequences in your life, you have a gambling problem.



2. Name some types of gambling.

3. In your own words, describe a gambling addiction.

4. Complete the sentences about the signs and symptoms of gambling:

stop, controlling, withdrawal, borrow, dysfunction,
losses, secret, feelings, preoccupied

- a) The person may feel the need to be secretive about their gambling – they might gamble in or lie about how much they gamble.
- b) The person may have trouble their gambling, e.g., once they start gambling, they find it difficult to stop.
- c) The person may gamble even when they don't have the money – they may start using money set aside for bills or for their family, or they may use credit cards or money, or sell their goods or steal.
- d) The person may be with gambling, e.g., constantly planning gambling activities and thinking about how to get more gambling money.
- e) The person may try to control, cut back or gambling, but without success.
- f) The person may gamble to escape problems or relieve of helplessness, guilt, anxiety or depression.
- g) The person may try to get back lost money by gambling more – this is called chasing .
- h) The person may experience emotional symptoms when they stop gambling, even for 24 hours – symptoms include irritability, depression, anxiety, restlessness and/or decreased sleep and appetite.
- i) The person may have in their everyday lives, e.g., trouble at work/school, difficulty with relationships, disinterest in hobbies and activities, and serious financial problems.



5. Read:

- ◆ Most casual gamblers stop when losing or set a limit on how much they're willing to lose. But people with a **compulsive** gambling problem are **compelled** to keep playing to recover their money — a pattern that becomes increasingly **destructive** over time. Some people may turn to theft or **fraud** to get gambling money.
- ◆ Some people with a compulsive gambling problem may have periods of **remission** — a length of time where they gamble less or not at all. But without treatment, the remission usually isn't **permanent**.

6. Explain the words from the text above:

a) compulsive

b) compelled

c) destructive

d) fraud

e) remission

f) permanent



7. In pairs, explore the website:

<https://www.problemgambling.ie/>