SCAM OR SAFE?

PRINTABLE MONEY GAME | Ages 9-14 | Solo, pairs or teams | 25-45 minutes



Spot the clues. Protect your money.

You are the PINDAB safety crew. Investigate 24 fictional messages, offers and everyday money situations. Some are scams, some have been checked, and some need more evidence.

SCAM	Clear warning signs: stop and get help.
SAFE	Evidence supports this specific situation.
CHECK FIRST	Not enough evidence: verify before acting.

No real payments, links, accounts or private details are needed. SAFE means supported by the facts on the card - it is not a guarantee about every similar offer.

YOUR GAME PLAN

Print only what you need. A grown-up or group host can keep the answer guide.

1 / Set up

Print pages 3-8 for 24 scenario cards. Cut along the borders or read straight from the sheets. Print page 9 for each player or team. Use page 10 for longer answers. Keep pages 11-14 away from players.

2 / Choose a round

Shuffle and deal six cards for a quick game, or play all 24 in four rounds. Solo players answer before opening the guide. In groups, players make their own choices before discussing.

3 / Make your call

For each card, choose SCAM, SAFE or CHECK FIRST. Give one specific clue from the card and one sensible next action. Write on your record sheet or explain aloud.

4 / Reveal and score

Use the host guide after each card or round. Earn 1 point for the category, 1 for a relevant clue and 1 for a safe next action. Maximum: 18 points per six-card round or 72 for all 24. Different wording is welcome.

5 / Debrief

Which offer was hardest to judge? What evidence changed your mind? A high score comes from reasoning, not answering fast. There is no speed bonus.

Your pause plan

Do not send money or account secrets while checking. Verify through a contact or official service you already trust, not one supplied by the questionable message. Ask a trusted adult for support. Never share passwords, PINs or sign-in codes with someone contacting you.

INVESTIGATE THE OFFER

ROUND 1 | Cut out or read these four cards. All situations are fictional.

01 / PRIZE PANIC

A message says: You won a $300 gaming voucher! Send a $15 gift-card code to release your prize. You never entered a contest.

Your call: SCAM / SAFE / CHECK FIRST

02 / SCHOOL SNACK SALE

Your teacher announces a $2 snack sale in class. At school, the teacher and approved volunteers run the table, display prices and take payment when you receive the snack.

Your call: SCAM / SAFE / CHECK FIRST

03 / FRIEND NEEDS HELP

A message from your friend says: Can you send $20? I lost my bus money. The account looks familiar, but you have not spoken to them today.

Your call: SCAM / SAFE / CHECK FIRST

04 / FREE GAME COINS

An account offers free game coins if you send your game password and the sign-in code just sent to your phone.

Your call: SCAM / SAFE / CHECK FIRST

INVESTIGATE THE OFFER

ROUND 2 | Cut out or read these four cards. All situations are fictional.

05 / BIKE BARGAIN

A seller lists a used bike for $45. The photos look good. There are no details about its condition, pickup or payment yet.

Your call: SCAM / SAFE / CHECK FIRST

06 / LIBRARY WORKSHOP

You and your caregiver ask the library desk about a free art workshop. Staff confirm it and help you register. No payment or bank details are requested.

Your call: SCAM / SAFE / CHECK FIRST

07 / PAY TO GET PAID

A stranger offers you $80 to test games today. First, you must send a $25 gift-card code to activate your worker account.

Your call: SCAM / SAFE / CHECK FIRST

08 / TEAM FEE UPDATE

A new account using your coach's photo messages the team: The tournament fee is now $12. Transfer it to this new address. Your coach has not confirmed the change.

Your call: SCAM / SAFE / CHECK FIRST

INVESTIGATE THE OFFER

ROUND 3 | Cut out or read these four cards. All situations are fictional.

09 / CRAFT JOB

A neighbour your caregiver knows asks you to make four bookmarks for $12. Together you agree on the design, $3 supply cost, deadline and payment when delivered.

Your call: SCAM / SAFE / CHECK FIRST

10 / BANK SCARE

A caller says your account will be frozen unless you read out your password and the one-time sign-in code. They demand that you stay on the line.

Your call: SCAM / SAFE / CHECK FIRST

11 / CHARITY QR

A poster at a bus stop has a QR code for a youth charity. You recognise the charity name, but no one you know has checked who placed the poster.

Your call: SCAM / SAFE / CHECK FIRST

12 / CHECKED CHECKOUT

With your caregiver, you open a store's known official app yourself. You choose a $10 item, review $4 shipping and the return policy, and approve the $14 total.

Your call: SCAM / SAFE / CHECK FIRST

INVESTIGATE THE OFFER

ROUND 4 | Cut out or read these four cards. All situations are fictional.

13 / OVERPAYMENT TRICK

You sell a drawing for $10. A stranger sends a screenshot claiming they paid $100 and asks you to immediately send $90 to a different person. You cannot see a payment in your own account.

Your call: SCAM / SAFE / CHECK FIRST

14 / PACKAGE FEE

You are expecting a parcel. A text says a $2 delivery fee is owed and gives a payment link. You have not checked with the carrier.

Your call: SCAM / SAFE / CHECK FIRST

15 / COMMUNITY SWAP

At an adult-supervised school swap, you inspect a puzzle and show your comic. Both owners agree to the trade. No one asks for money or private account details.

Your call: SCAM / SAFE / CHECK FIRST

16 / SECRET INVESTMENT

An online stranger promises to turn $20 into $200 by tomorrow with no risk. They say: Keep it secret from your parents or you lose your spot.

Your call: SCAM / SAFE / CHECK FIRST

INVESTIGATE THE OFFER

ROUND 5 | Cut out or read these four cards. All situations are fictional.

17 / CONCERT TICKETS

An online seller offers concert tickets at the normal price and has many positive comments. You have not verified ticket validity or buyer protection.

Your call: SCAM / SAFE / CHECK FIRST

18 / ACTIVITY REGISTRATION

Your caregiver calls the community centre using the number on an existing program booklet. Staff confirm the $5 activity fee and take registration at the centre desk.

Your call: SCAM / SAFE / CHECK FIRST

19 / REFUND BAIT

A caller claims a store owes you $18. To receive it, you must buy a $30 gift card and read them its code.

Your call: SCAM / SAFE / CHECK FIRST

20 / PHOTO CONTEST

A youth club page advertises a free photo contest. The form asks for a photo and contact details. You have not checked the rules, organiser or how photos will be used.

Your call: SCAM / SAFE / CHECK FIRST

INVESTIGATE THE OFFER

ROUND 6 | Cut out or read these four cards. All situations are fictional.

21 / EXPECTED ALLOWANCE

Your caregiver hands you the $8 allowance you agreed on and helps you write it in your money log. No fees or private account information are involved.

Your call: SCAM / SAFE / CHECK FIRST

22 / ACCOUNT RESCUE

A stranger says they can recover your lost game account. They demand your email password and a fee, and insist you avoid the game's official support.

Your call: SCAM / SAFE / CHECK FIRST

23 / DIGITAL RECEIPT

A shop receipt says Scan here for a refund form. You did buy something there, but have not checked the QR destination or the refund process.

Your call: SCAM / SAFE / CHECK FIRST

24 / BOOK FAIR PURCHASE

At your school's announced book fair, approved staff confirm a book costs $6 total. You pay $10 cash, receive the book and correctly count $4 change.

Your call: SCAM / SAFE / CHECK FIRST

CREW DECISION RECORD

Name / team: _____ Date: _____

Write S = SCAM, F = SAFE, or C = CHECK FIRST. Add a clue and next move aloud or on page 10. Fill points after the reveal: category + clue + action (0-3).

01 Call: _____ Points: ____ / 3

02 Call: _____ Points: ____ / 3

03 Call: _____ Points: ____ / 3

04 Call: _____ Points: ____ / 3

05 Call: _____ Points: ____ / 3

06 Call: _____ Points: ____ / 3

07 Call: _____ Points: ____ / 3

08 Call: _____ Points: ____ / 3

09 Call: _____ Points: ____ / 3

10 Call: _____ Points: ____ / 3

11 Call: _____ Points: ____ / 3

12 Call: _____ Points: ____ / 3

13 Call: _____ Points: ____ / 3

14 Call: _____ Points: ____ / 3

15 Call: _____ Points: ____ / 3

16 Call: _____ Points: ____ / 3

17 Call: _____ Points: ____ / 3

18 Call: _____ Points: ____ / 3

19 Call: _____ Points: ____ / 3

20 Call: _____ Points: ____ / 3

21 Call: _____ Points: ____ / 3

22 Call: _____ Points: ____ / 3

23 Call: _____ Points: ____ / 3

24 Call: _____ Points: ____ / 3

Total: _____ / _____ possible points

One clue I will watch for: _____

MY CLUES & NEXT MOVES

Copy this page when needed. Explain your thinking before seeing the answers.

Card number: _____ **My call:** SCAM / SAFE / CHECK FIRST

The clue that matters:

My next move / how I would verify:

Card number: _____ **My call:** SCAM / SAFE / CHECK FIRST

The clue that matters:

My next move / how I would verify:

Card number: _____ **My call:** SCAM / SAFE / CHECK FIRST

The clue that matters:

My next move / how I would verify:

HOST GUIDE - KEEP SEPARATE

Answers 1-6 | Award reasoning points even if the category is wrong.

01 / Prize panic - SCAM

Clue: An unexpected prize comes with an advance fee paid by gift card.
Next move: Do not pay or send a code. Show a trusted adult; block and report the account.

02 / School snack sale - SAFE

Clue: The sale is confirmed in person by the teacher; the price and item are clear.
Next move: Buy only if you want it and it fits your budget. Keep your change.

03 / Friend needs help - CHECK FIRST

Clue: A familiar account alone does not prove who is using it.
Next move: Call your friend using a number you already know, or speak in person before deciding.

04 / Free game coins - SCAM

Clue: Someone is asking for account secrets that can let them take over the account.
Next move: Do not share either secret. Report the account through the game.

05 / Bike bargain - CHECK FIRST

Clue: A low price and photos are not enough evidence to approve a purchase.
Next move: With a trusted adult, ask questions and arrange a safe inspection before payment.

06 / Library workshop - SAFE

Clue: You checked directly with library staff through an established location.
Next move: Register with caregiver permission; share only the details needed.

HOST GUIDE - KEEP SEPARATE

Answers 7-12 | Award reasoning points even if the category is wrong.

07 / Pay to get paid - SCAM

Clue: Upfront gift-card payment is demanded to unlock supposed earnings.
Next move: Do not send payment. Show a trusted adult and report the offer.

08 / Team fee update - CHECK FIRST

Clue: A photo does not verify a new account or changed payment address.
Next move: Ask the coach in person or through the team contact you already use.

09 / Craft job - SAFE

Clue: A known customer and caregiver agree on clear job and payment details.
Next move: Confirm the plan and supplies. Revenue is $12; after $3 supplies, profit is $9.

10 / Bank scare - SCAM

Clue: Pressure plus a request for passwords and sign-in codes is a serious warning.
Next move: Hang up. With a trusted adult, contact the bank using its known official contact.

11 / Charity QR - CHECK FIRST

Clue: A charity name does not confirm where a QR code will take you.
Next move: Find the charity through a trusted independent source and verify the fundraiser.

12 / Checked checkout - SAFE

Clue: You used an independently trusted app and reviewed the full cost before agreeing.
Next move: Decide whether $14 fits your budget; save the order confirmation.

HOST GUIDE - KEEP SEPARATE

Answers 13-18 | Award reasoning points even if the category is wrong.

13 / Overpayment trick - SCAM

Clue: The screenshot is not proof of payment, and money is requested for a third party.
Next move: Do not send $90. Ask a trusted adult to help check with your payment provider.

14 / Package fee - CHECK FIRST

Clue: Expecting a parcel does not prove this text belongs to that delivery.
Next move: Do not use the text link. Check tracking through the carrier's known official service.

15 / Community swap - SAFE

Clue: Both people inspect the items and freely agree in a supervised setting.
Next move: Trade only if both of you want to; saying no is allowed.

16 / Secret investment - SCAM

Clue: Guaranteed huge returns, secrecy and pressure are warning signs.
Next move: Do not send money. Show the message to a trusted adult and report it.

17 / Concert tickets - CHECK FIRST

Clue: Normal pricing and comments do not establish that tickets are valid.
Next move: With a caregiver, verify the seller and use an authorised channel with clear protection.

18 / Activity registration - SAFE

Clue: The fee was checked through an independently known contact and official desk.
Next move: Register if it suits your plans and budget; ask for a receipt.

HOST GUIDE - KEEP SEPARATE

Answers 19-24 | Award reasoning points even if the category is wrong.

19 / Refund bait - SCAM

Clue: A gift-card code is being requested as a condition for a supposed refund.
Next move: Do not buy the card. Contact the store independently if you need to check a refund.

20 / Photo contest - CHECK FIRST

Clue: Free entry does not answer questions about privacy, consent or the organiser.
Next move: Ask a trusted adult to check the organiser, rules and permissions before submitting.

21 / Expected allowance - SAFE

Clue: The expected money comes directly from the person you agreed with.
Next move: Record $8 income and choose how much to save, spend or share.

22 / Account rescue - SCAM

Clue: They ask for a password and try to move you away from official help.
Next move: Do not pay or share passwords. Use the game's known official recovery process.

23 / Digital receipt - CHECK FIRST

Clue: A purchase does not verify an unfamiliar form or the information it requests.
Next move: Ask store staff through a known contact; use the confirmed return process.

24 / Book fair purchase - SAFE

Clue: The event, seller, price, item and change are all checked in person.
Next move: Keep the receipt if offered, and record your $6 spending.

TAKE THE SKILL INTO REAL LIFE

Talk it through. Do not test suspicious links or send real money to practise.

A polished message can still be fake

Logos, correct spelling, follower counts, familiar photos and a small requested payment do not prove who sent a message. Verify independently.

Safe does not mean you must buy

Even a verified offer can be unnecessary or too expensive. You can wait, compare, ask questions or say no.

Already clicked or shared something?

Tell a trusted adult promptly. If account secrets were shared, use the known official app or website to secure the account and change affected passwords. If money or financial details were involved, contact the bank or payment service promptly through its official channel. Report the account or message. No shaming: getting help is the smart move.

Make your own case

Describe a fictional offer without real names, passwords, phone numbers or links. Add enough evidence for one of the three categories. Swap with a friend and compare your reasoning.

Host reference sources (checked October 2026)
Get Cyber Safe: Phishing - getcybersafe.gc.ca/en/phishing/
Canadian Anti-Fraud Centre: Prize fraud - antifraudcentre-centreantifraude.ca/scams-fraudes/prize-prix-eng.htm
Get Cyber Safe: What to do if you are a victim of phishing - getcybersafe.gc.ca (Resources).
Scenarios and scoring are original PINDAB learning activities.