ANSWER KEY · MCW-AS04 · KEEP SEPARATE

Answer key: Spot the scam

Every rule is quoted from the CRA, IRCC or CAFC page shown beside it.

1 · A · Red flag (Orange)
CRA will not send refunds or payments by e-transfer or text message. Source [1]

2 · B · Red flag (Orange)
CRA will not threaten to arrest you or accept payments by cryptocurrencies. CRA describes this exact fake-RCMP warrant scam. Source [1]

3 · C · Red flag (Orange)
IRCC: we'll never start a conversation through social media, and never ask for payment by telephone. Source [3]

4 · D · Red flag (Orange)
IRCC lists "promises you a letter of acceptance from a DLI if you pay them" as a warning sign. Source [4]

5 · E · Red flag (Orange)
CRA will not demand or pressure immediate payment by gift cards from any retailer. Source [1]

6 · H · No flag (Green)
CRA says its employee gives a name and callback number, and to verify that number yourself before calling. Source [2]

7 · F · Red flag (Orange)
IRCC employees will never use free email services such as Hotmail, Gmail or Yahoo Mail, or email asking for private information. Source [3]

8 · G · Red flag (Orange)
CAFC: fraudsters impersonate the CAFC; the CAFC does not contact individuals to request money. Source [5]

FILLED-IN WINDOW

1	2	3	4
◆ Orange	◆ Orange	◆ Orange	◆ Orange
5	**6**	**7**	**8**
◆ Orange	● Green	◆ Orange	◆ Orange

◆ **Orange** = Red flag (7) ● **Green** = No flag (1)

Even message 6 needs checking: verify the callback number with CRA's tool after you hang up.

Notes and questions

HOW WE CHECKED THESE ANSWERS

All eight messages are invented for practice. Each rule was matched to the official wording on the CRA, IRCC and CAFC pages, read on 2026-11-28.

Sources (official pages, read on 2026-11-28): [1] CRA, Recognize a scam: https://www.canada.ca/en/revenue-agency/corporate/scams-fraud/recognize-scam.html (checked 2026-11-28). **[2]** CRA, Verify it's the CRA calling: https://www.canada.ca/en/revenue-agency/corporate/scams-fraud/verify-cra-contact.html (checked 2026-11-28). **[3]** IRCC, Internet, email and telephone scams: https://www.canada.ca/en/immigration-refugees-citizenship/services/protect-fraud/internet-email-telephone.html (checked 2026-11-28). **[4]** IRCC, Study permit fraud: https://www.canada.ca/en/immigration-refugees-citizenship/services/protect-fraud/study-permit-fraud.html (checked 2026-11-28). **[5]** Canadian Anti-Fraud Centre, home page: https://antifraudcentre-centreantifraude.ca/index-eng.htm (checked 2026-11-28).