SPOT-THE-SCAM · SAFETY AND SCAMS · ALL STUDENTS

Spot the scam

Eight invented messages. Match each one to the official rule it breaks, if any.



HOW TO PLAY

1. Read each message. They are made up, but based on what CRA, IRCC and the CAFC warn about.
2. Write the letter of the rule it breaks (A to G), or H if it breaks none.
3. Colour the pane red-flag orange or no-flag green. Green still means: verify it yourself.

1 TEXT **"CRA: your refund of $412 is ready. Tap here to accept it by e-transfer."**
Rule letter: _____ Red flag? Y / N: _____

2 CALL **"This is the RCMP. There's a warrant for your arrest unless you pay in cryptocurrency today."**
Rule letter: _____ Red flag? Y / N: _____

3 SOCIAL DM **"IRCC officer here. Pay $300 and I'll speed up your study permit."**
Rule letter: _____ Red flag? Y / N: _____

4 AGENT **"Pay us $2,000 and we'll get you a letter of acceptance from a DLI."**
Rule letter: _____ Red flag? Y / N: _____

5 CALL **"You owe tax. Pay with gift cards within the hour to avoid penalties."**
Rule letter: _____ Red flag? Y / N: _____

6 CALL **A caller gives a name and a callback number, and you hang up to check the number with CRA's tool first.**
Rule letter: _____ Red flag? Y / N: _____

7 EMAIL **An email from a free Gmail address: "IRCC visa office: send your passport scan and card number."**
Rule letter: _____ Red flag? Y / N: _____

8 CALL **"Canadian Anti-Fraud Centre here. We can get your lost money back if you pay a fee."**
Rule letter: _____ Red flag? Y / N: _____

RULE BANK AND WINDOW

- **A** CRA won't send refunds or payments by e-transfer or text.
- **B** CRA won't threaten arrest or ask for cryptocurrency.
- **C** IRCC never starts a conversation on social media.
- **D** Paying someone for a letter of acceptance is a fraud warning sign.
- **E** CRA won't demand payment by gift cards.
- **F** IRCC staff won't use free email services like Gmail.
- **G** The CAFC does not contact people to ask for money.
- **H** No rule broken. Still verify it yourself.

1	2	3	4
5	6	7	8

◆ **Orange** = Red flag (A to G) ● **Green** = No flag (H)

TRY THIS

Save CRA's verify-a-number tool and IRCC's fraud page in your bookmarks now, before you need them.

CHECK

Hang up and call back on a number you looked up yourself. Never use the number in the message or on caller ID.

WHAT THIS SHEET LEAVES OUT

Rental scams, job scams and romance scams, and what to do after you've paid. If money is gone, report it to your bank and the CAFC.

WITH A PARTNER

Each of you writes one new scam message using a rule from the bank. Swap and find the rule.

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).