



# An Educator's Guide

Brought to you by the FINRA Investor Education Foundation in partnership with Commonwealth

*Con 'Em If You Can* is a Financial Entertainment video game that teaches players about the types of persuasion tactics used to perpetrate financial fraud, so they are better able to defend against these tactics. The game turns the tables and casts players as the fraudster, challenging players to think critically about how cons—and many legitimate marketers—use persuasion. With dynamic graphics and interactive gameplay, *Con 'Em If You Can* is a unique and powerful addition to any financial literacy lesson or unit.

Play *Con 'Em If You Can* online or download the [free](http://www.ConEmIfYouCan.org) mobile app at [www.ConEmIfYouCan.org](http://www.ConEmIfYouCan.org). The game is also available in Apple's App Store and the Google Play Store (search "Con Em").

*Con 'Em If You Can* was developed by the FINRA Investor Education Foundation in partnership with Commonwealth (formerly known as the D2D Fund).

## Learning Objectives

*Con 'Em If You Can* both defines and provides memorable examples pertaining to five key persuasion techniques that serve as red flags for financial fraud. By learning first-hand about these tactics, players become better able to defend against them.

The game complements financial education modules related to "protecting your money."

### Phantom Riches

Dangling the prospect of wealth, enticing you with something you want but can't have.



### Source Credibility

Trying to build credibility by claiming to be with a reputable firm or to have a special credential or experience.



### Social Consensus

Leading you to believe that other savvy investors have already invested.



## RED FLAGS OF FRAUD

### Scarcity

Creating a false sense of urgency by claiming limited supply.



### Reciprocity

Offering to do a small favor for you in return for a big favor.



## How to Play

*Con 'Em If You Can* can be played online on a desktop computer or via an app available for Apple and Android smartphones or tablets—no login accounts required! It's important to note that the app will only download over a Wifi connection.

*Con 'Em* takes gamers to the town of Shady Acres to play the role of a con-artist-for-a-day. The game's objective is for the player to defraud townspeople ("targets") in a series of locations, and to ultimately defeat Catsby, the wealthiest and most savvy character in Shady Acres—all the while staying one step ahead of Fiona, the intrepid agent of the Fraud Fighting Agency.

To defraud a target, the player must figure out the target’s particular vulnerabilities and choose the correct persuasion techniques (“fraud tools”) for the pitch. The player may purchase tools representing the five key persuasion tactics that serve as red flags of fraud: phantom riches; source credibility; scarcity; social consensus; and reciprocity. He or she will need a variety of fraud tools to defraud the targets and may return to the store again and again to purchase more powerful tools.

The player advances in the game by applying the right tools before the target catches on to the fraud. The faster the player cons ’em, the more money he or she earns. Taking too long to persuade the target causes the player to lose credibility—and the pitch. Targets become progressively more challenging, requiring the player to continue to upgrade her fraud tools to achieve success.

Review the Game Instructions (pages 4-6) for more information on how to play. You may wish to share the instructions with your students.



## Reflection

After the game session has concluded, emphasize to the gamers the main takeaways: they should always remain vigilant when it comes to financial activity; and they should be especially skeptical of hard-sell propositions using tactics like those featured in the game.

Questions for further discussion might include:

- What did you take away from the game?
- How would you describe, in your own words, the techniques used in the game for defrauding people?
- Which technique do you think you are most drawn to (or most vulnerable to)? Why do you think that?
- Can you think of some examples of how these techniques are used by legitimate marketers or businesses?
- Can you think of a time when someone has used these types of techniques on you or someone you know?
- Why do you think these techniques work?
- How might learning to spot the tactics help you avoid fraud and protect your money?

## For More Information

For more tools and information on how to protect your money from fraud, visit the FINRA’s Investor Center, [www.finra.org/investors](http://www.finra.org/investors). For more information about Commonwealth, visit [www.buildcommonwealth.org](http://www.buildcommonwealth.org).

## Sample Lesson Structure

### 1. Prep

- a. Spend some time playing the game yourself
- b. Bookmark [www.ConEmIfYouCan.org](http://www.ConEmIfYouCan.org) on classroom computers or download *Con 'Em If You Can* on student or classroom tablets. **Downloading the app requires a Wifi connection.**
- c. Determine the gameplay goal. For example, require each player to defeat Catsby, or create a mini competition by challenging gamers to accumulate as much money as they can in a given period of time. Ask your students to take a screenshot or show a print out of the final screen as proof.
- d. Administer the “Fraud Quiz” (page 7) to determine baseline knowledge on the topic.
- e. Show the five “Fraud Tools” videos (online at [www.ConEmIfYouCan.org](http://www.ConEmIfYouCan.org)) in the classroom to introduce the persuasion tactics. The videos are also incorporated into the game itself.

### 2. Gameplay

- a. Announce the goal of the session.
- b. If possible, have students run through the entire in-game tutorial in class, or do so as a group using a laptop and projector.
- c. Have students play the game individually.
  - i. Allow 20-30 minutes for gameplay in the classroom to give students a sense of the game (playing through to the end will take a longer time frame), or
  - ii. Assign the game as homework (*preferred*)
- d. Have the students print an image of the end screen of the game, or another screen showing their progress if they did not finish. If using a mobile device, students can take a photo of the screen to show or print.

Limitations: *Con 'Em If You Can* does not have a closed competition option or a teacher dashboard to assess or monitor participants' results. Thus, hosting a closed, in-game tournament is not possible. Ideas for engaging goal-based options are offered in the Sample Lesson Structure.

### 3. Evaluation

- a. Administer the “Fraud Quiz” again to see if any improvement has occurred.
- b. Guide post-game reflection session

If you would like to share feedback on your classroom experience using *Con 'Em If You Can*, email the FINRA Investor Education Foundation at [investoreducation@finra.org](mailto:investoreducation@finra.org).



## Game Instructions

**Con 'Em If You Can** is a game in which you learn to spot fraud tactics by taking on the role of a con artist. You'll con your way through the town of Shady Acres, accumulating wealth and strength by using tactics as fraud tools to exploit the vulnerabilities of unsuspecting targets. But watch out—the Fraud Fighting Agency's lead agent, Fiona, is hot on your trail. See if you can pull off the ultimate con before she finds you!

At the beginning of the game, you will have the option to view a helpful tutorial that explains how to play. If you still have questions, please read the following instructions.

The game has four main screens: the Map Screen; the Target Screen; the Store; and the Fraud "Battle" Screen.

### 1) Map Screen

After you click "PLAY", you'll see a map of all the locations in the town where you can con unsuspecting people, who are called targets. When you con enough targets at one location, you will unlock the next location and can move on.

Start by clicking on the **Fast and Furriest Dog Track**—later in the game you'll advance to *The Peyton Community Library*, *Paddy Whack's Knick Knack Shack*, *Royal Order of The Lemming Lodge*, *The Stepford Life Country Club*, and the *Mysterious Yacht*, in that order. Clicking on a location will take you to the Target Screen associated with that level.



### 2) The Target Screen



The Target Screen provides a range of options for targets to battle. Each target's profile provides three important details. The first is the amount of money you will win if you successfully con them. The second is amount of damage they can cause your credibility; if a target doesn't believe your pitch, he or she will deal this damage and hurt your reputation, which lowers your chances of completing the con. The final and most critical target detail is the list of vulnerabilities (in other words, the kinds of fraud pitches they are likely to believe). The number next to the vulnerability indicates how resistant that target is to that specific tactic. The lower the number, the easier it will be to get their money and win the Battle.



Each target has something to say, and the statement will give you a clue about his or her vulnerability. Some target's vulnerabilities are hidden by a question mark. For these more advanced targets, you will have to use the statement to identify their vulnerabilities so that you can apply the right tools in Battle.

Clicking "GO GET 'EM!" on a target will lead you to the Battle Screen.

But first, if you want the target to believe your pitch, you must have the right "fraud tools." Tools can be purchased in the Store. At any time, you can check your inventory of fraud tools by looking at the inventory bar at the bottom of the screen. If you need to buy more tools, or need a tool in another category, click "Shop" in the upper left hand corner to be taken to the Store screen.

### 3) The Store

The Store contains all of the tools you will need to battle your targets. These tools are grouped into five key categories of persuasion tactics—Phantom Riches, Source Credibility, Scarcity, Social Consensus and Reciprocity. Each category attacks a different vulnerability of your target. So make sure you have tools specific to the vulnerabilities of the target you are conning, and that your tools are strong enough to overcome your target's level of resistance. As you advance through the game, you can buy more expensive and effective tools necessary to defeat targets with higher levels of resistance.

On the left of the Store menu, you will see "charms." Charms are not related to a specific tool or tactic; but these to multiply the effect of one of your tools in an attack.



### 4) The Battle Screen

To defeat a target at Battle, you need to use the tools in your inventory (listed on the left side of the Battle screen). Click on a circle that represents the category of a tactic that matches one of your target's vulnerabilities, then click on the tool you want to attack with.

For instance, if your target has a "2" in the Phantom Riches category, you should click the circle (on the left) for Phantom Riches, then choose one of your related tools, such as the False Promises Ventures tool. This tool has a damage value of zero, one, or two (see "Damage: 0-2") so will deal either zero, one, or two damages to your target based on a randomized, computer-generated code. You may use a single tool only one time per pitch, but from battle to battle, the same tool could generate any of the range of damage values listed on the tool icon.



Once you have used all your available tools, your target will decide whether or not to believe your pitch. The target may defend you off right away, ending the battle, or they may simply reduce your credibility, meaning the battle continues and giving you another chance to apply the same or different tools.

You'll need to attack all of the target's vulnerabilities to win and earn their cash. If you con the target on the first try, you will earn bonus cash. If your credibility disappears before you convince the target, you will have to start over or select a new target.

And watch out...Fiona from the Fraud Fighting Agency is hot on your trail!



**Good luck and have fun!**

**Play *Con 'Em If You Can* online or via an app on your phone or tablet. Start at [www.ConEmIfYouCan.org](http://www.ConEmIfYouCan.org).**

***(Note: Downloading the app requires a Wifi connection.)***

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## Fraud Tactics Quiz

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Circle the primary persuasion tactic used in each statement.

1. "Because you're such a good friend, I'm going to give you a break on my commission for this red hot deal. Come by for lunch (on me), and I can walk you through the details."
  - a. Phantom Riches
  - b. Source Credibility
  - c. Scarcity
  - d. Social Consensus
  - e. Reciprocity
  
2. "Trust me, you'll want to get in on this, or you're going to miss out on this exclusive opportunity. The investment is going fast, and you need to move on this right away to get that big gain."
  - a. Phantom Riches
  - b. Source Credibility
  - c. Scarcity
  - d. Social Consensus
  - e. Reciprocity
  
3. "This investment is risk-free. Honestly, you can't go wrong with it. The returns are guaranteed. You'd be crazy to pass this one up!"
  - a. Phantom Riches
  - b. Source Credibility
  - c. Scarcity
  - d. Social Consensus
  - e. Reciprocity
  
4. "As a certified specialist in financial issues and executive at this firm, I would never recommend something that doesn't produce."
  - a. Phantom Riches
  - b. Source Credibility
  - c. Scarcity
  - d. Social Consensus
  - e. Reciprocity
  
5. "Do you know Barbie and Ken from the club? They've invested in it, too. I'm telling you, everyone is getting in on this deal."
  - a. Phantom Riches
  - b. Source Credibility
  - c. Scarcity
  - d. Social Consensus
  - e. Reciprocity

Score \_\_\_\_\_



## Fraud Tactics Quiz – Answer Key

1. “Because you’re such a good friend, I’m going to give you a break on my commission for this red hot deal. Come by for lunch (on me), and I can walk you through the details.”

- a. Phantom Riches
- b. Source Credibility
- c. Scarcity
- d. Social Consensus
- e. Reciprocity**

If a salesperson is giving you a free gift, free lunch or a “special discount,” they’ll likely want you to return the favor. That’s **reciprocity**.

2. “Trust me, you’ll want to get in on this, or you’re going to miss out on this exclusive opportunity. The investment is going fast, and you need to move on this right away to get that big gain.”

- a. Phantom Riches
- b. Source Credibility
- c. Scarcity**
- d. Social Consensus
- e. Reciprocity

If it feels like you’re being rushed to invest because the offer is “going fast,” that’s **scarcity**—the idea that the deal won’t be around forever. A salesperson may also use product scarcity (“only a few left”) or exclusivity (“you’ve been specially selected”) to expedite your decision.

3. “This investment is risk-free. Honestly, you can’t go wrong with it. The returns are guaranteed. You’d be crazy to pass this one up!”

- a. Phantom Riches**
- b. Source Credibility
- c. Scarcity
- d. Social Consensus
- e. Reciprocity

Does it feel like this offer will make you rich quick, and little or no risk? Then it’s all about **phantom riches**, enticing you with something you want but can’t have.

4. “As a certified specialist in financial issues and executive at this firm, I would never recommend something that doesn’t produce.”

- a. Phantom Riches
- b. Source Credibility**
- c. Scarcity
- d. Social Consensus
- e. Reciprocity

It’s easier to believe someone when they have “credentials” or special expertise. Many fraudsters pretend to be someone they’re not to take advantage of the trust that comes from **source credibility**. The problem is: credibility can be faked.

5. “Do you know Barbie and Ken from the club? They’ve invested in it, too. I’m telling you, everyone is getting in on this deal.”

- a. Phantom Riches
- b. Source Credibility
- c. Scarcity
- d. Social Consensus**
- e. Reciprocity

Fraudsters know a person is more likely to invest in something if people they know are doing it. They use **social consensus** to coax you into investing.