



# Managing Money & Online Credits – Learner Guide



The 'Managing Money & Online Credits' module explores online transactions – both fake and real.

Sometimes it is very hard to tell when money is changing hands in online situations. Are those tokens real? Did I just sign up for a free month of videos or do I have to pay up front? If I give my mum's credit card details now, will she be charged? How much? Is it a scam?

This module also looks at when websites aren't secure, and when a deal seems too good to be true (or is it just the bargain of the century?).

The following table indicates the topics and the type of questions you will be asked.

If you need further information on topics covered in this module or wish to learn more from a range of experts, check out the **External resources** link on the dashboard page.

If you're not feeling confident about this quiz, or you are finding it challenging to pass a module, read the related resources to assist you in achieving your Digital Licence.

Good luck and have fun!

Topics	What kinds of things do I need to know?
Different types of online transactions	<ul style="list-style-type: none"> <li>• Are you confident knowing when you're about to buy something – on different kinds of websites or over the phone?</li> <li>• Can you tell the difference between 'tokens' and real 'credits'?</li> <li>• Do you know the difference between subscriptions and buying something outright?</li> </ul>
Financial fraud, scams and phishing	<ul style="list-style-type: none"> <li>• Do you know when someone's trying to trick you online?</li> <li>• Can you spot a fake message?</li> <li>• Do you know when to click a link and when not to click?</li> </ul>
Online banking and secure sites	<ul style="list-style-type: none"> <li>• Do you know how to recognise a secure website? What are the key features?</li> <li>• What are the risks in trusting an unsecured site?</li> </ul>

*Please note: these questions are a general indication of what to expect.*

