

## Research on College Students' Anti Fraud and Honest Culture Education

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**Abstract:** In order to further promote the education of honest culture, we should actively create a campus cultural atmosphere of 'honor of integrity and shame of dishonesty', and enhance college students' awareness of integrity, self – awareness of fraud prevention and social responsibility. From the perspective of higher education, this paper mainly discusses the problem of college students' anti fraud and how to carry out the education strategy of anti fraud and honesty, hoping to improve the phenomenon of college students' frequent being cheated and lack of honesty.

**Keywords:** College Students; Anti Fraud; Honest Culture Education

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### 1. Introduction

In recent years, the fraud has become more and more intelligent and professional in society, so it is very important to improve the citizens' awareness of safety and discrimination. Especially, the college students, because they are young, have left home for the first time, lacking of social experience, so they cannot distinguish the truth and the false correctly in the face of temptation, which is very easy to become the target object of fraudsters. Therefore, there are cases of cheating on college students in society, which causes different degrees of economic property losses to students. In view of this, colleges and universities must strengthen the education and publicity of anti fraud, and further improve the concept of honesty and self – defense of college students by learning the knowledge of 'anti fraud and honesty', so as to have the corresponding ability of fraud detection and self – protection, effectively prevent and reduce the occurrence of fraud on campus, and actively build a safe and healthy university campus.

### 2. The current situation of college students' fraud cases

#### 2.1 College students' high incidence of fraud on campus

Online shopping fraud. Nowadays, online shopping has replaced physical stores and become the most popular way of shopping. Young college students are at the top of the social popularity. They are most likely to accept online shopping as a convenient, intelligent and quick way of shopping and become the main force of online shopping team. Just like this, it is easier to bring opportunities to network fraudsters and become one of the important means of network fraud. In view of the strong virtuality and uncertainty of the network, in the process of online transactions between buyers and sellers, all transactions are operated on the Internet, and some fraud means make it difficult for college students to prevent. After analyzing the fraud cases from a large number of online shopping cases, there are specific situations: First, online sale of goods at low prices, through

WeChat, QQ chat tool to send false Alipay platform links to college students, causing college students to be cheated. Second, steal the information of the shop owner of the college students' shopping website through illegal means, contact the buyer's customers, that is, college students, and inform them that they can arrange a refund due to the failure to complete the order normally. Then guide the college students to enter the phishing website and finally steal their account deposits. Third, by stealing college students' online shopping information and understanding their consumption ability, they send a large number of short messages inviting paid bills. Especially, some students with poor family economy want to take this opportunity to work part-time, and then they are very vulnerable to temptation and deception.

Telecom fraud. Telecom fraud is also a means of fraud. Some criminals steal the telephone number of college students, call people and pretend to be acquaintances and friends, and use induced language, such as "can't you hear my voice?" This kind of words make students mistakenly think that they were once close friends, so as to cheat them out of money. There are also criminals who use winning the prize as an inducement to call or send text messages to college students, claiming that they are very lucky to win a large prize from a certain program or a certain TV station, such as a laptop computer or a smart phone, which is worth a lot of money. They lure college students to pay part of the prize tax before they can get it, or transfer money to them, after the money arrives, the fraud can no longer get in touch. Similarly, there are many similar ways of telephone fraud. College students are easily deceived because they can't stand the temptation of interests.

Dating software fraud. Wechat and QQ are now the most widely used mobile dating software. After entering the university campus, college students have few class hours in the first two years, their studies are relatively loose, and find ways to spend spare time. Many students are keen on making friends on the Internet and sharing their feelings with each other. Some students lack the ability of judgment and discrimination, and are easily confused by each other's rhetoric and false information. There will be further intimate development, such as meeting with netizens, then buying things for the other party freely or transferring money directly. In addition, some college students' friend making software is not well protected, their accounts are stolen by those who want to, and they pretend to ask their parents for money or borrow money from their friends. Especially for college students studying abroad, their parents tend to be more worried about their children's suffering outside, and they are easy to take the initiative to transfer money to cheaters.

## **2.2 The problems of honesty culture education in colleges and universities**

College students' sense of honesty and safety is not strong. Their lack of honest and safety awareness is the main reason why they are often cheated. Because college students are young, with little social experience, and lack of self-awareness of security, many college students always think that the fraud on the news will not happen to them. They lack such high vigilance in their life, and they don't know when they are cheated. This will not only make them suffer economic losses, but also increase the arrogance of lawbreakers.

Colleges and universities lack the importance of honesty culture education. At present, many colleges and universities focus on the cultivation of students' professional knowledge and skills, but ignore the honesty culture education for college students, which leads to the lack of honest spirit and safety awareness of college students; Secondly, due to the lack of sufficient honesty culture education, students can't master the safety skills, and they can't pay attention to the harm of fraud to society and themselves from the perspective of thinking. At the same time, they don't know how to prevent fraud and how to take effective rescue measures after being cheated.

## **3. Strengthening the educational measures of anti fraud and honesty for college students**

### **3.1 Improving the security awareness of college students**

First of all, colleges and universities should collect and summarize some frequent fraud cases of college students, carefully analyze these fraud cases, and clarify the fraud techniques and process, as well as send them to the campus network platform, so that students can understand and strengthen their guard; Secondly, we should make full use of the campus official micro, broadcast and honesty culture education courses to carry out anti fraud education activities for college students, so that college students can pay full attention to it and

strengthen their anti fraud ability in the form of diversified education and publicity; Third, the anti fraud education should be infiltrated into the legal, political and psychological education courses in colleges and universities; Finally, we should be good at using the Internet to carry out anti fraud honesty education, such as the special anti fraud security education campus micro—blog, WeChat official account. It should be maintained and updated by special personnel, so that the anti fraud publicity can be seen everywhere and all the time, and the awareness of security and anti fraud of college students can be improved imperceptibly.

### **3.2 Improving the honesty of college students**

At present, some college students lack of personal integrity and morality, like to be greedy for small and cheap, and think that it is not impossible to get pie in the sky. Because of this kind of opportunistic and gain without effort psychology, the possibility of being cheated is greatly increased. Therefore, college students should strengthen their own honesty literacy, be responsible and practical, and establish a correct sense of three outlooks, so as to improve their anti fraud ability. In order to improve the integrity quality of college students, we should pay attention to two aspects: First, we should warn students not to be greedy for small profits, and unexpected wealth is not desirable; Second, students should know how to keep their personal information confidential and protect their own information properly. In particular, they must set up the login password of the dating software and online shopping account to avoid being cheated.

### **3.3 The honesty culture education will be included in the teaching plan**

Colleges and universities should take the honesty culture education as the key teaching objective into the plan, pay attention to the anti fraud and honesty education for students in essence, and design more anti fraud theme activities, such as “safety education month”, “lecture on anti fraud knowledge”, which will be very helpful to improve the awareness and ability of anti fraud, to avoid and reduce the occurrence of fraud.

### **3.4 Strengthen the construction of teachers’ team in honesty education**

At present, some colleges and universities lack of teachers resources for honest education, even without professional teachers in this area. Therefore, colleges and universities need to expand a number of teachers of integrity education as soon as possible, so as to promote the construction of honesty and cultural education in colleges and universities. Colleges and universities should build teacher training mechanism, invite local education departments, banking financial units and local police stations to take the lead in cooperation, and regularly carry out teacher credit collection and financial knowledge training, in order to give full play to the advantages of teachers’ educational subjects, and organize faith culture education activities targeted by understanding students’ psychology, such as teaching fraud prevention skills for students, making it become the backbone of honesty education in university campus.

## **4. Conclusion**

At present, college students’ fraud cases remain high in the society, which is closely related to the integrity culture education in colleges and universities. College students’ being cheated not only causes important economic losses to themselves, but also further encourages the arrogance of social criminals and destroys the overall social atmosphere. Therefore, colleges and universities must strengthen the integrity and safety education of college students, maximize the prevention of college students being cheated, and effectively safeguard the property interests of college students, which also has a positive role in promoting social harmony and stability.

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