

## Handling and Thinking of One Financial Fraud Case Caused by Click Farming of College Student

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### Abstract

**Internet technologies provide much convenience for students' study, life, and work; furthermore, it provoked many new types of online fraud. Due to lack of social experience, lack of safety knowledge, and single economic source, college students often become targets defrauded by criminals. This paper selects real cases of online fraud caused by student's click farming in JD.com to earn commission, analyzes the background, resolution steps and experience reflection of the case in detail, points out coping strategies, and provides references for dealing with such emergencies.**

### Keywords

**Financial Fraud, College Student.**

### 1. Case Introduction

Chen comes from a poor family, his younger brother is mentally handicapped, his mother is unemployed, and his father works on the construction site [1]. The filial Chen entered the university and began to use his spare time do part-time jobs to earn living expenses, and reduce the burden on his family. When Chen looked for a part-time job online again, he noticed a job where a campus manager helped sell mobile phones. The other party told Chen that by selling mobile phones to earn the price differences, he can get half of the money. Chen checked the phones as the genuine products, tried to do two orders, received the money, so Chen chose to continue. Shortly afterwards the other party proposed the click farming task of Jingdong Baitiao and showed the corporate legal person and business license with a million registered capital. Chen once again believed. Because it makes money fast, more and more people participate. Gradually, the other party began to be unable to square accounts normally, everyone realized they had been cheated until they could not contact at last. At this time, this matter has implicated many universities and the total amount involved is as high as 900000, of which the sums involved in this school are close to 250000. As the contact person of this school, Chen naturally became a common target for scorn; the students couldn't get the money back, so they all aim at him.

### 2. Case Analysis

Chen's encounter with click farming fraud is an online fraud incident on the surface, but at root, its nature also involved family education problems, network environment problems, personal ideological vigilance and multiple factors.

In family education, Chen's family is financially difficulty, and his parents are stricter. Family members have been educating "children in poor families can become independent very early", but they lack safety education, they are looking for part-time jobs everywhere, which gives open door to criminals. In the network environment, in the Internet age, network information is constantly changing, new types of online fraud methods are emerging in an endless stream,

many students with little life experience and weak willpower are prone to fall into "traps" carefully set by criminals, even some naive college students whose world outlook, outlook on life, and values are easily changed, which can easily cause safety hazards. After "ten years' hard study" simple campus experience, Chen learned about the society through books, TV dramas, and discussions with relatives and friends, he had little contact with the society, lacked the ability to distinguish right from wrong, he is penny wise and pound foolish.

### 3. Case Resolution and Handling

1. Contact the parents and seek support. Looking at Chen on the verge of collapse, the counselor decided to notify his parents the first time, but Chen stopped him. The counselor did not strongly reject his request, but asked him why. He told the counselor that the family was already difficult enough and he didn't want to add burden to his parents anymore. This kind and sensible child touched the counselor once again. The counselor patiently analyzed with him: "when you are not able to solve problem, you can seek help from your parents. You are not their trouble, on the contrary, no matter how old you are, they will always be your support." Then the counselor used his own personal experience as an example, he slowly guided him, and finally let Chen agree to contact his family.
2. Report to the college to find out the situation involved. The counselor reported this matter to the college, the college leaders attach importance to and care for this, the vice Party secretary met Chen personally, he analyzed the current general situation after understood the ins and outs of the matter, and suggested that he cooperate with the public security organs to assist the investigation [2]. Subsequently, the counselor assisted Chen to sort out the list of students involved in accordance with different departments, and notified the counselors of the corresponding college to pay attention to students' emotion and avoid safety accidents.
3. Intimate care and try to give support. When Chen was about to leave that day, the counselor noticed that his face had eased a lot, knew that all kinds of support had played a role, let him know that someone cared about him and believed in him. After learning that his mobile phone was taken away by the police, the counselor took out another 1000 Yuan and a mobile phone, wrote the phone number of the counselor and his family on the sticky notes, and gave it to him and told him to keep in touch, took good care of you. Moreover, the counselor contacted the monitor and good friends in his dormitory to pay special attention to his emotions and dynamics [3].
4. Monitor public opinion and quickly grasp public opinion. In order to monitor public opinion, the counselor mobilized class members to pay close attention to the information feedback of Chen's surrounding relatives and friends, discovered the online public opinion in time through the latest developments on WeChat, QQ group, moments, Qzone, and we-media related to the student, once there were false online news and rumors, immediately reported to the relevant departments of the school, and strived to eliminate possible negative false reports in the bud and avoided causing more harm to Chen.
5. Special education and enhance prevention awareness. After sending Chen away, the counselor sorted out Chen's situation, concealed the key information, and searched similar news from the Internet, in the evening, he gave a special education on "How to prevent Internet fraud" to the students he brought, improve students' risk prevention awareness and credit concept, and guard against bad network traps.
6. Distinguish the priority and solve practical problems. Two days later, Chen's father arrived at school. The counselor talked with Chen's father for a long time, and especially emphasized that Chen's current classmates will pay back the debt of Jingdong Baitiao at the end of the month, and the physical and mental pressure of eating only one meal a day due to lack of money some time ago. The counselor suggested that his father reduce the blame and first find a way to solve

the problem. Later, Chen's father mortgaged the house in his hometown, collected money from the bank loan, and gathered all the students involved in the school together, the counselor as a notary, paid off the defrauded amount on the spot. After the last sum of money was transferred out, Chen breathed a long sigh of relief; he had been under tremendous mental pressure these days and finally relaxed at this time.

7. Legal counsel and provide legal aid. Although Chen took the initiative to accept the responsibility and paid off the money, this matter seemed to have been basically resolved, but the fraudsters did not get legal sanctions for a day, and Chen could not really get out of this incident. Considering his family's situation, he is a student, and has no legal knowledge, the counselor took the initiative to introduce a legal counsel to him and analyze the case for him for free. In the subsequent calls from the police station, no matter how busy the counselor was, the counselor would put down his work and accompany Chen to take care of his emotions, give him strength, and support him to go. Moreover, he secretly told those who are close to him to pay more attention to his situation, and immediately tell the counselor if there is something wrong.

8. Weekly report and help self-growth. Since this accident, the counselor asked him to come to the office to chat every week. The young man in front of him become calmer, actively participated in various activities, and had his own clear goals, no longer had failure and despair in his eyes, and was replaced by a hopeful energy. The counselor was very pleased that this fraud incident was a blow to him but not a ruin, It will be a life experience that will make Chen more and more determined in the future.

9. Party members help and solve academic problems. It lasted a total of several weeks from the incident to the resolution. Chen rushed around for this case all day; he couldn't devote himself to learning, although he fulfilled the leave formalities, he missed a lot of courses. Chen obtained the outstanding student scholarship and the national inspirational scholarship, the counselor knew that he was a good student, and couldn't bear to neglect his studies. So the counselor appointed a student party member cadre with excellent academic performance to provide "one-to-one" assistance to this student, focused on helping him make up the courses that he owed during this period and solve academic difficulties.

#### **4. Enlightenment and Thinking**

As a college counselor, the times have given us more and more responsibilities, the social environment has become more and more complex, in actual work, we must "focus on students, care for students, and serve students", learn to continuously rethink and summarize, improve individual professional ability and work effectiveness, use Internet tools and various resources, strengthen safety education, take precautions and look ahead at what might happen.

1. Understand the situation of students' family, take dynamic care for students, and bring them back in time if they are found to have gone astray. The counselor is equivalent to the students' "temporary parent", and should pay full attention to and care for students during the school. It is necessary to implement parental supervision responsibilities for them to ensure their life safety; but also listen to their hearts patiently like a bosom big brother or big sister, help them solve difficulties, get out of difficulties, and devote themselves to study and life with a positive and healthy psychology.

2. The work of counselors needs to move with the times, keep in step with the times, and maintain high sensitivity, "smell" the new "danger" in time. Nowadays, the Internet continues to develop, and online fraud forms are emerging in an endless stream, and people will fall into trap if they are not careful. Counselors should develop "discrimination", see through all kinds of emerging online fraud methods in time, have a clear idea, and inform students to prevent them in time. In the actual student management work, college counselors need to pay close

attention to new things in the society, keep pace with the times, and eliminate adverse events from the root.

3. The risk prevention education theme activities are comprehensively organized and carried out to improve students' prevention awareness. By hiring experts to give students a special lecture, teaching them how to identify network fraud methods, timely protect, and avoid the tragedy from happening again. Remind students to be vigilant and not to be greedy for petty gains; find the right channels, contact the funding center in time if financial difficulties, consume rationally, not to blindly compare and indulge in a life of pleasure and comfort.

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