

"The Talk" Capstone

Brad Thorne
Boise State University

Transcript

MDS/BAS 495 Undergraduate Capstone Projects

Spring 2022

BRAD THORNE

Hey everybody. My name is Brad Thorne, and this is my capstone project. It's called "The Talk," and it's: How might I use my position as a Financial Crimes Detective and media platforms to combat scams? And obviously, as a Financial Crimes Detective I have some expertise in scams. So, first, why is it so valuable? The Federal Trade Commission reported that scams are up 70%.

This last year, they just reported 5.8 billion dollars in loss. The year before, it was 3.3 billion. The year before, it was 1.8 billion. As you can see, the scams are just going up. Every year, more millions of people are being scammed, and that's just those that report. And we know that 30% are probably what report.

So, we know that the current approach, which is to provide information on these websites, is more reactive. Victims are going to them after being victimized, and so my project is more proactive. And just so you further see the value for all stakeholders, there is a scam for every age group.

57 to 75 is the most scammed in terms of loss, but every age group has a scam, and there's a tactic and a trigger for every one of them. It doesn't matter what that is, but this just explains who the stakeholders are, and why it's so important to have this capstone and this project. So, the innovation of it is really just an old approach to a new problem.

Scams are not new, but they're just growing. And so, you can see the picture of the dad talking to the son. It's the "birds and bees" talk. It is a talk that you have to have, and every parent has it with their kids, and if they don't, bad things happen. Well, the "scam talk" is the same thing.

If you don't have it, you can't assume that people in your family know all the scams that are out there, and you don't want them to fall victim. This is the crux of my capstone. My project is to get that message out, awareness.

These are just the sites. I have a crime page on our City of Boise, where I do videos and information. Twitter and Facebook page are really the capstone project. I didn't have those; those were developed for this project, and they're just me providing information. And Instagram is the Boise Police Department, and that is just a story that puts out like a "scam of the week."

Obviously, emotional intelligence is extremely important because I'm dealing with people, I'm connecting people. One of the biggest things that I found, the barriers to reporting, the barriers to prevention, the barriers to awareness, is that scam victims feel shame, and getting over that barrier is a hard thing to do.

And so, obviously I have to have a high degree of emotional intelligence and self-awareness. And that sort of changed the way that I went about and how I communicate, because I was originally going to start with more humor, to draw people in. But humor can sometimes mean "making fun of," and I don't want to do that. I don't want to alienate anybody that would want to come and get information.

So, creatively thinking, I created not only fun posts, like doing Jimmy Fallon's "thank-you notes" to scammers. I did informational posts as well, the "scam of the week" and "red flags," but then also showed how to have this conversation, and how to ask.

And then, probably one of the biggest things is I gave a personal touch of professional contact. It's sort of the innovative solution, where "it takes a village." If I can get a grandson to talk to a grandpa, or a son to talk to a grandpa, or a dad to talk to a son, or whatever family member, just have that conversation and bring the shame down, and bring the secrecy of scams out, and we can stop scams, hopefully.

Positive results, it really has been very positive. This is all growing. I've had 177 Twitter followers and over 30 posts, and 139 Facebook followers and almost 40 posts, now. It's growing, and I'm going to continue this because of the results. I've had mentions and conversations with people through messengers and interviews.

My favorite one is, "Thank you for your advice. I appreciate it very much. I'm new to Boise. It's great what you are doing. I feel safe knowing I can ask advice from you." That in itself says this project is a success. All the other stuff is important as well, but that was the goal.

I recovered over \$200,000 for a vulnerable adult by connecting with their adult children through Facebook, and the contacts, and it just keeps growing, and I've got new speaking engagements to get the awareness out. So, it's continuing to even go further than what I probably imagined it could.

And so, in conclusion, my goal is to help at least one person. Well, I've done that, and in a short time, I've been able to help multiple people. And I give that personal touch, that's the innovative solution, and I haven't seen any other officers or detectives doing this, at least in Financial Crimes. So, I'm super excited about it, and I'm going to continue it because of the results.

Like I said, it's received well by the community. They've liked some of my posts, the one about doing "thank-you notes" from Jimmy Fallon, about thanking scammers and getting the information out that way. "Red flags," that's more informational, but things like that. The department's seen value in it and wants me to continue it, which is great.

And that personal approach, as you saw from that last person, they feel safer in voicing it. And that's huge. That's everything. Unexpectedly, I've actually gained some information and some connections through some global scam groups and things like that. And I've been able to talk to some victims, and grow myself, and also grow my, I guess, circle.

It's added a little bit of work that I didn't necessarily have before, but it's all been positive, other than the fact that scammers have been trying to scam me. I've had no more than 10 fake sites trying to get me to click on a site or to friend them in some strange romance scam, I guess.

These are my references, and the bottom is just the Facebook and Twitter page. And then, just some of the quotes and information that came up. So, this has been a very good project. I'm excited that I did it. And it will continue after this, but those are the results.

And thanks for listening, and I hope you get a whole grand scheme. And go ahead and friend me on Twitter and Facebook, and I can provide some more information. Talk to your loved ones about scams. Thank you.

END OF TRANSCRIPT.