

# White Collar Crime, Cyber- Security and Fraud Definitions



Compiled by: Tonya Mead, CFE, PI, MBA, MA Educational Psychology and taken from *Merriam-Webster, Dictionary* and *The free dictionary* websites unless otherwise noted

**A-133/Single Audit/OMB A-133 Audit** an organization-wide review, examination or audit of an entity that expends \$750,000 or more of federal assistance received for its operations.

**Access** a process by which a system enables a user to view the information the asset contains (Pennington, 2010, Information Security Basics Cyber AWR-173W Course Notes).

**Accountability** the obligation of an individual or organization to account for its activities, accept responsibility for them, and to disclose the results in a transparent manner.

**Accreditation** the granting of power to perform various acts or duties; the act of granting credit or recognition, especially to an educational institution that maintains suitable standards. Accreditation is necessary to any person or institution in education that needs to prove that they meet a general standard of quality.

**Act of fraud** is a deceptive representation intended to induce another to give up property or legal rights.

**Adjunct/ part time/ contingent faculty** any instructor or professor teaching courses employed by a college or university for a specific purpose or length of time and often part-time; they are exempt from some of the responsibilities of fully employed university instructors (tenured).

**Admissions fraud** “when a person deceives, or conspires with others to deceive, another person or group of persons into believing that a claim [false information on an application regarding qualifications or experience, the provision of a fake certificate or reference to support an application, or the deliberate omission of relevant information, e.g. the non-inclusion of information regarding previous qualifications or relevant criminal convictions, or some other act of deception] made by that person or group is genuine when in fact it is false” (University of Edinburgh, para 2).

**Aggravated identity theft** occurs when someone “knowingly transfers, possesses, or uses, without lawful authority, a means of identification of another person” in the commission of particular felony violations.”

**Allegation** a claim or assertion that someone has done something illegal or wrong, typically one made without proof.

**Anonymize(d)** technique in which sensitive data is hidden (Thorston, Cyber Ethics, Course Notes).

**Audit** can be federal or nonfederal and generally involves an official inspection of an individual's or organization's accounts, typically by an independent body.

**Audit findings** area(s) of potential control weakness, policy violation, or other issue identified during the audit.

**Blurring** a technique used to limit disclosure of personal information by converting continuous data elements into categorical data elements, aggregating data across small groups of respondents, and reporting rounded values and ranges instead of exact count to reduce the certainty of identification (U.S. Department of Education, Data De-identification Terms, (n.d., p.2).

**Bribery** "the offering, giving, receiving or soliciting of something of value for the purpose of influencing the action of an official in the discharge of his or her public or legal duties" (Free Legal Dictionary by FarLex).

**CDFA** refers to the Catalog of Federal Domestic Assistance, a government-wide compendium of federal programs, projects, services, and activities which provide federal assistance (GSA, n.d.).

**C- Suite** refers to a corporation's most important senior executives; it gets its name because top senior executives' titles tend to start with the letter C (chief executive officer, chief operating officer, and chief information officer). In the education arena, these translate to State Superintendent, District Superintendent, President (of a college), Vice President, Principal, and Assistant Principal.

**Collusion** occurs when two or more people agree in secret to defraud someone or to take something illegally.

**Compliance** the action or fact of complying with laws, regulations, policies, procedures and contracts.

**Computer-assisted crime** unauthorized use of a computer for personal gain, as in the illegal transfer of funds or to alter the data or property of others; the use of a computer to take or alter data, or to gain unlawful use of computers or services.

**Conflict of interest** "a term used in connection with public officials and fiduciaries and their relationship to matters of private interest or gain to them" (Black's Law Dictionary).

**Consent** occurs when people are made aware of all uses of their personal information before they agree for their information to be used by another person or organization (Thorston, Cyber Ethics, Course Notes).

**Conspiracy** “an agreement between two or more persons to engage jointly in an unlawful or criminal act, or an act that is innocent in itself but becomes unlawful when done by the combination of actors” (Free Legal Dictionary by FarLex).

**Corrective action plan** a plan that clearly describes measures to be taken to address any findings (nonconformities or deficiencies) identified during a program review, operational or financial audit that leads to recommended improvements.

**Corruption** dishonest or fraudulent conduct by those in power, typically involving bribery.

**Crime** any act committed in violation of a law that prohibits it and authorizes punishment for its commission (Wilson and Herrnstein, 1985, p. 22).

Gottfredson and Hirschi explain crime thusly, “acts of force or fraud undertaken in the pursuit of self interest” (1990, p. 15).

**Criminal profile** an investigative tool used by law enforcement agencies to identify likely suspects and analyze patterns that may predict future offenses and/or victims.

**Cyber ethics** is the study of moral, legal, and social issues involving cyber technologies (Thorston, Cyber Ethics, Course Notes).

**Cyber security** the state of being protected against the criminal or unauthorized use of electronic data, or the measures taken to achieve this.

**Data breach** as an incident in which personal private information has been viewed, stolen or used by anyone unauthorized or ‘in excess of authorization’ (Thorson, T. 2011).

**Data tampering** “the threats of data being altered in authorized ways, either accidentally or intentionally” (IGI Global, n.d.).

**Debt relief service scam** the act of targeting of consumers with significant debt by falsely promising to negotiate with their creditors to settle or otherwise reduce their repayment obligations ( Kirchheimer, 2006, p. 13).

**Defense in Depth** the adoption of multi-layered mechanisms, embedded within differing systems of various types to provide backup and redundancies for each other for information security. Examples: network security (firewall), host security, and human security (user education, careful system administration, etc (Zwicky, Cooper and Chapman, 2000, p. 61).

**Denial** "the unwillingness to see or admit a truth that ought to be apparent and is in fact apparent to many others; the unconscious determination that a certain reality is too terrible to contemplate, so therefore it cannot be true" (Tedlow, R. S, 2010).

**Deprivation of Honest Services** any act or omission that “wrong[s] one in his property rights by dishonest methods or schemes and usually signify[ies] the deprivation of something of value by trick, deceit, chicanery or overreaching” (McNally v. United States, 483 U.S. 350, 350 (1987) as cited by C.Doyle, 2010, Congressional Research Service).

**Determination of findings** a special form of written approval by an authorized official that is required by statute or regulation as a prerequisite to taking certain contract actions.

**Diploma mill** is a company or organization that claims to be a higher education institution but which offers illegitimate academic degrees and diplomas for a fee.

**Disciplinary actions** are reprimands, suspensions, demotions, void and suspension of contracts (U.S.A. Education Law, n.d.), loss of license and job (Olson and Fremer, 2013).

**Disclosure** occurs when confidential information is revealed or divulged; it occurs whenever information that is intended to be confidential is accessed by unauthorized people or systems (Pennington, 2010, Information Security Basics Cyber AWR-173W Course Notes).

**Disclosure avoidance** refers to the efforts made to de-identify the data in order to reduce the risk of disclosure of private (U.S. Department of Education, Data De-identification Terms, n.d., p.4).

**Discovery risk** is impacted by accountability systems, monitoring programs, computer accessibility.

**Disparate data** any data that are essentially not alike, or are distinctly different in kind, quality, or character. They are unequal and cannot be readily integrated to meet the business information demand. They are low quality, defective, discordant, ambiguous, heterogeneous data.

**Distance learning** a method of studying in which lectures are broadcast or classes are conducted by correspondence or over the internet, without the student’s need to attend a school or college.

**Elementary school level** a school for the first four to six grades, and usually including kindergarten.

**Embezzlement** the fraudulent taking of personal property by someone to whom it was entrusted (Cornell University Law School, Legal Information Institute); the misappropriation of property after lawful possession (The Free Dictionary by FarLex).

**Enforcement** any system by which some members of society act in an organized manner to enforce the law by discovering, deterring, rehabilitating, or punishing people who violate the rules and norms governing that society” (New Law Journal, 1974, p. 358). Enforcement also includes “the act of compelling observance of or compliance with a law, rule or obligation” (Oxford Dictionaries.com).

**Enforcement risk** is impacted by the frequency (monthly, semi-annually, annually, every third year) of monitoring programs, method by which sites are selected (random, sample or total pool), and the identity of the monitoring team (internal, third party, state, local or campus/school-based).

**Enroll/enrollment** to enter (someone) as a member of or participant in something; the act or process of enrollment, the number of persons enrolled, as for a course or in a school.

**Ethics** moral principles that govern a person's or group's behavior.

**Ethical Equilibrium** "a balance between dispositional framework, regulatory framework, ethical framework" (Hutchings, 2014, p. 9).

**Evaluation** is the systematic and objective assessment of an on-going or completed project, program or policy, and its design, implementation and results (Monitoring & Evaluation Brief, n.d. The World Bank. p. 1 Available: <http://siteresources.worldbank.org/INTBELARUS/Resources/M&E.pdf>)

**External or outsider fraud** "actions perpetrated by individuals outside of the organization and covers activities such as theft, deception and computer hacking (Association of Chief Police Officers, United Kingdom, Fraud-stoppers.Com, n.d.); "fraud which is perpetrated by individuals outside of the organization and covers activities such as theft, deception and computer hacking." (ACPO, n.d., p. 1).

**False claim** when a person knowingly makes an untrue statement (an assertion of a right to government money or property) or claim to gain a benefit or reward.

**False statement** a statement that is deceitful and untrue statement that is made for ulterior motives (Black's Law Dictionary).

**Federal audit** those conducted by the Government Accountability (GAO) Office of Inspector General (OIG) within The Department of Education (ED) (Discretionary Grants Handbook as cited by IBM Center for the Business of Government, 2015, p. 16).

**Felony** a crime, typically one involving violence such as rape, murder, drug crime and robbery; it is regarded as more serious than a misdemeanor, and usually punishable by imprisonment for more than one year or by death.

**Forgery** the crime of falsely making or altering a writing by which the legal rights or obligations of another person are apparently affected; simulated signing of another person's name to any such writing whether or not it is also the forger's name; action of forging or producing a copy of a document, signature, banknote, or work of art.

**Fraud** any intentional act or omission designed to deceive others, resulting in the victim suffering a loss and/or the perpetrator achieving a gain. It is a statutory or common-law tort action that allows for parties injured by fraud to take private actions in civil courts in order to

recover damages” (U.S.A. Education Law, n.d.); a white collar crime that involves the following characteristics: a misrepresentation of a material fact, made knowingly with the intent to deceive, whereby an individual victim and/or victim organization relied upon the misrepresentation which ultimately resulted in injury or damage.

**Fraudulent action** activities whereby perpetrators and or organizations resort to deceptive acts, false suggestions, concealment of the truth, and other unfair means to violate trust.

**Frustration** the feeling of being upset or annoyed, especially because of inability to change or achieve something.

**Grand theft** is the intentional taking of others’ property without their consent.

**Grant** means an award of financial assistance, including cooperative agreements, in the form of money, or property in lieu of money, by the *Federal* Government to an eligible *grantee*.

**Grantee** a person to whom a grant or conveyance is made.

**Ground rules** the basic rules or principles on which future actions or behaviors should be based.

**Hacker, hacking** an attacker or someone seeking to gain access to something illegally; the act of intentionally accessing a computer without authorization or exceeding authorized access (Pennington, 2010, Information Security Basics Cyber AWR-173W Course Notes).

**Heightened Cash Monitoring** “a step that the U.S. Department of Education, Federal Student Aid can take with institutions to provide additional oversight for a number of financial or federal compliance issues, some of which may be serious and others that may be less troublesome (Federal Student Aid, U.S. Department of Education, Available:: <https://studentaid.ed.gov/sa/about/data-center/school/hcm>).”

**IDEA** Individuals with Disabilities Education Act provides financial assistance for state and local school districts to support equal access to education for children with disabilities.

**Identity theft** the fraudulent acquisition and use of a person’s private identifying information, usually for financial gain; a crime in which an imposter obtains key pieces of personal information such as social security or driver’s license numbers in order to impersonate someone else.

**Incident** an event or occurrence.

**Information security** the practice of ensuring that information (i.e., facts, data, etc) are only available to specific individuals; to ensure that the entity has control over who, what, when, where, and how information is accessed and modified (W. Pennington, 2010).

**Inspection** on-site, physical examination of a property, commodity, project or program operations to confirm that it meets the standards of the contract, grant or cooperative agreement.

**Intent** “the exercise of intelligent will, the mind being fully aware of the nature and consequences of the act which is about (to be done, and with such knowledge and with full liberty of action, willing and electing to do it ” (Blacks Law Dictionary).

**Internal Control** a process, effected by an entity’s board of directors, management and other personnel, designed to provide reasonable assurance regarding the achievement of objectives in: effectiveness and efficiency of operations, reliability of financial reporting, compliance with applicable laws and regulations.

**Internal, or insider fraud** “the use of one’s occupation for personal enrichment through the deliberate misuse or misapplication of the employing organization’s resources or assets” (ACFE, Fraud 101, p. 1).

**Investigate/investigation** the process of trying to find out the facts about something such as a crime or accident in order to learn how it happened and who did it.

**Job-embedded professional development/ teacher education** “refers to teacher learning that is grounded in day-to-day teaching practice designed to enhance teachers’ content-specific instructional practices with the intent of improving student learning” (as cited in Job-Embedded Professional Development: Issue Brief. April 2010, National Comprehensive Center for Teacher Quality, p.2).

**k-12, K-12, pre-K-12** kindergarten (which may include pre-school) through twelfth grade

**Kickback** the seller’s return of part of the purchase price of an item to a buyer or buyer’s representative for the purpose of inducing a purchase or improperly influencing future purchases.

**Larceny** the crime of taking the goods of another person without permission (usually secretly), with the intent of keeping them (The Free Dictionary by FarLex).

**Leakage** a diversion of funds from some iterative process for “private gain”; refers to outflow from a circular flow of income model (Reinikka, R. and Svensson, J., 2001).

**Link analysis** a technique used to explain the relationships between entities in a criminal investigation.

**Longitudinal** involving the repeated observation or examination of a set of subjects over time with respect to one or more study variables.

**Mail fraud** a crime in which the perpetrator develops a scheme using the mail to defraud another of money or property. This crime specifically requires the intent to defraud ” (The Free Legal Dictionary by FarLex).



**Malicious insider** a current or former employee, contractor, or other business partner with authorized and/or unauthorized access to an organization's network, system, or data.

**Malware** refers to a category of malicious software, or any software that is intended to be harmful to a computer or its entire network (Thorston, 2011, Cyber AWR-175W-Information Security for Everyone Course Notes).

**Material misstatement** is the accidental or intentional untrue information that influences a major decision.

**Material** "means that the subject matter of the statement [or concealment] related to a fact or circumstance which would be important to the decision to be made as distinguished from an insignificant, trivial or unimportant detail" (Lect Law Library).

**Metadata** are a set of data that describes and gives information about other data.

**Misappropriation** the fraudulent appropriation of funds or property entrusted to your care but actually owned by someone else; the action of misappropriating something; embezzlement; to take (something, such as money) dishonestly for your own use.

**Misdemeanor** a minor wrongdoing; a non-indictable offense, regarded as less serious than a felony.

**Misrepresentation** the action or offense of giving a false or misleading account of the nature of something.

**Money laundering** the process of taking the proceeds of criminal activity and making them appear legal.

**Monitoring** a continuing function that aims primarily to provide the management and main stakeholders of ongoing intervention with early indications of progress or lack thereof in the achievement of results (Monitoring & Evaluation Brief, n.d. The World Bank. p. 1 Available: <http://siteresources.worldbank.org/INTBELARUS/Resources/M&E.pdf>)

**Mortgage fraud** involves the overstating income, employment and salary, under-reporting expenses; and omitting liens, liabilities and alimony. These activities are material misrepresentation used to deceive lenders. Industry profiteers may collude with consumers by overstating the appraised assessment value, recruiting straw buyers, and participating in identity theft.

**Murder** the unlawful killing of another human being without justification or excuse (The Free Dictionary by FarLex).

**National security** "is a corporate term covering both national defense and foreign relations of the U.S. It refers to the protection of a nation from attack or other danger by holding adequate armed forces and guarding state secrets (USLegal.com)."



**Non-federal audit** those conducted by private firms. They generally involve a review of financial statements, expenditures, and internal control (Discretionary Grants Handbook as cited by IBM Center for the Business of Government, 2015, p. 16).

**Norm** “informal guideline about what is considered normal (what is correct or incorrect) social behavior in a particular group or social unit, formal rule or standard laid down by legal, religious or social authority against which appropriateness (what is right or wrong) of an individual’s behavior is judged” (Business Dictionary).

**Obstruction of justice** any attempt to hinder the discovery, apprehension, conviction or punishment of anyone who has committed a crime (Ohio Bar Association).

**Organization** “is two or more people working together to achieve a common goal” (Griffin and Moorhead, p. 20).

**Per pupil enrollment formula** a formula used by states to distribute education money to school districts.

**Perjury** a crime that occurs when an individual willfully makes a false statement during a judicial proceeding, after he or she has taken an oath to speak the truth.

**Permissibility** permitted, allowable.

**Personally identifying private information (PIPI); Personally identifiable information (PII); Sensitive personal information (SPI)** information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context. Any information about an individual maintained by an agency including (1) information that can be used to distinguish or trace an individual’s identity, such as name, social security number, date and place of birth, mother’s maiden name, or biometric (NIST, Special Publication 800-122, April 2010).

**Perturbation** a technique used to limit disclosure of personal information by making small changes to the data to prevent the identification of individuals from unique or rare population groups (U.S. Department of Education, Data De-identification Terms, n.d., p.5).

**Phishing** a technique used to gain personal information for purposes of identity theft, using fraudulent email messages that appear to come from legitimate businesses.

**Plagiarism** the practice of taking someone else’s work or ideas and passing them off as one’s own.

**Post secondary education level** the level of education that goes beyond secondary (high school) level.

**Pre-k (pre-kindergarten school level)** day care with some educational content for children younger than five, provided by elementary schools or preschools.

**Pre-service training** teacher education is the education and training provided to student teachers before they have undertaken any teaching.

**Program review** a method of oversight to evaluate the compliance with Title IV, HEA statute and resolutions to identify errors in compliance and liabilities owed. It served as a tool to improve future institutional capabilities (Prince, S.D., U.S. Department of Education, 2015 NASFAA Conference, July 19-22, 2015).

**Program review findings** instances in which an entity was found to have instances of non-compliance during a program review (Prince, S.D., U.S. Department of Education, 2015 NASFAA Conference, July 19-22, 2015).

**Prompt** cause (of an event or fact) or bring about (an action or feeling)

**Prosecution risk** is impacted by the mode selected for imparting justice (disciplinary, closed and/or open administrative hearing, civil court system, criminal court system, administrative dispute resolution, mediation).

**Provocation** an action or occurrence that causes someone to become angry or to begin to do something.

**Public charter school** a public school operating under a 'charter' or essentially a contract entered into between the school and its authorizing agency; the charter allows the school with significant operational autonomy to pursue specific educational objectives.

**Public mood** "distinct positive and negative components that citizens experience because of their membership in a particular political community" (Rahn, Kroeger and Kite, 1996, p. 31).

**Punishment** contains the following elements: (1) it is burdensome, (2) the burden is intentional, (3) it is imposed upon someone found to be guilty, (4) it expresses public condemnation, and (5) it is imposed upon the guilty by a legal authority (Hoskins, The Moral Permissibility of Punishment, IEP, n.d.).

**Qui tam** a type of civil lawsuit whistleblowers bring under the False Claims Act, a law that rewards whistleblowers if their qui tam cases recover funds for the government (Phillips & Cohen, LLP).

**Racketeering** "traditionally, obtaining or extorting money illegally or carrying on illegal business activities, usually by organized crime. A pattern of illegal activity carried out as part of an enterprise that is owned or controlled by those who are engaged in the illegal activity" (Free Legal Dictionary by FarLex).

**Reasonable assurance** the level of confidence that the financial statements are not materially misstated that an auditor, exercising professional skill and care, is expected to attain from an audit. It requires documentation and observations that are sufficient to conclude conformity to applicable laws, regulations and policies.

**Red collar criminals** “straddle both the white-collar crime arena and, eventually, the violent crime arena. In circumstances where there is threat of detection, red-collar criminals commit brutal acts of violence to silence the people who have detected their fraud and to prevent further disclosure (Brody and Kiehl, 2010, para. 18).”

**Red flag/symptom** a condition which is directly attributable to dishonest or fraudulent. It may result from the fraud itself or from the attempt to conceal the fraud (Wilson and Root, 1989, p. 22-9 and 22-10).

**Redact** to remove information from a document because you do not want the public to see it.

**Residency fraud** occurs when parents of another state or locality illegally enroll their children in other another district or state where the quality of public education and safety conditions are considered higher in comparison to those existing in one’s own area of legal residency

**Retaliation** the punishment of an employee by an employer for engaging in legally protected activity, such as making a complaint of harassment or participating in workplace investigations. It can be manifest in the following ways: verbal abuse, employee termination or exclusion from important decisions and work activity (Employee Preferences for Reporting Manager Misconduct, Industry View, 2014, Software Advice Available: <http://www.softwareadvice.com/hr/industryview/manager-misconduct-report-2014/>)

**Reward system** “the allocation of compensation and benefits to employees that follow the standards, rules and procedures established” (Blacks Law Dictionary).

**Risk** a situation involving exposure to danger, harm or loss; an event that has a potentially negative impact and the possibility that such an event will occur and adversely affect an entity’s assets, activities, and operations (IBM Center for the Business of Government, 2015, p. 12).

**Risk assessment** is a systematic process of evaluating the potential risks that may be involved in a projected activity or undertaking.

**Risk management** the continuous process of assessing risks, reducing the potential that an adverse event will occur, and putting steps in place to deal with any event that does occur; it involves a continuous process of managing- through a series of mitigating actions that permeate an entity’s activities- the likelihood of an adverse event and its negative impact. Risk management address risk before mitigating an action, as well as the risk that remains after countermeasures have been taken (Government Accountability Officer, Report #GAO-06-91, December 2005, as cited by IBM Center for the Business of Government, 2015, p. 12).

**Risk mitigation planning** is the process of developing options and actions to enhance opportunities and reduce threats to program objectives (International Council on Systems Engineering, January 2010, INCOSE Systems Engineering Handbook, Version 3.2. NCOSE-TP-2003-002-03.2, p. 213-225).

**Role model** a person who serves as an example of the values, attitudes and behaviors associated with a role.

**School district** encompasses a specific geographical area with defined boundaries which serves to operate local public primary and secondary schools for formal academic or scholastic teaching in various nations.

**School policing/ school resource officers** are sworn law enforcement officers who are responsible for providing security and crime prevention services in the American school environment.

**Secondary school level** a school intermediate between elementary school and college and usually offering general, technical, vocational, or college-preparatory courses.

**Sector** an area of the economy in which entities (companies, nonprofit agencies, and other entities) share the same or a related product or service, operate in the same segment of the economy, or share a similar business type.

**Self dealing** is the conduct of a trustee, an attorney, a corporate officer, or other fiduciary that consists of taking advantage of his position in a transaction and acting for his own interests rather than for the interests of the beneficiaries of the trust, corporate shareholders, or his clients.

**Self regulation** rules and standards set by non-profit or appointed third party organization that represents the industry; compliance with these recommendations are voluntary (Thorston, Cyber Ethics, Course Notes).

**Social disapproval** the rejection and condemnation of a person for an action or behavior the group sees as wrong.

**Spoofing** an attack is when a malicious party impersonates another device or user on a network in order to launch attacks against network hosts, steal data, spread malware or bypass access controls.

**Student learning outcomes** the knowledge, skills and abilities that students have attained as a result of their involvement in a particular set of educational experiences.

**Suppression** a technique used to limit disclosure of personal information by removing data from a cell or a row in a table to prevent the identification of individuals in small groups or those with unique characteristics (U.S. Department of Education, Data De-identification Terms, n.d., p.5).

**Teacher cheating** accidentally leaving multiplication tables on classroom walls, changing student responses on answer sheets, encouraging low performing students not to participate in order to obtain financial benefits.

**Tenured** is an arrangement whereby faculty members, after successful completion of a period of probationary service, can be dismissed only for adequate cause or other possible circumstances and only after a hearing before a faculty committee.

**Terrorist** a person who uses violent acts and threats to intimidate, coerce and frighten people in an area as a way of trying to achieve a political goal.

**Theft** the generic term for all crimes in which a person intentionally and fraudulently takes personal property of another without permission or consent and with the intent to convert it to the taker's use (including potential sale) (The Free Dictionary by FarLex).

**True name identity theft** obtaining access to someone's personal information to impersonate the person's identity.

**Title I** of the Elementary and Secondary Education Act (ESEA) provides financial assistance to local education agencies and schools with high numbers or high percentages of children from low-income families to help ensure that all children meet challenging state academic standards.

**Title IV** the college and university (post secondary) programs authorized under Title IV of the Higher Education Act of 1965 covers the administration of U.S. federal student financial aid programs.

**Traditional public school** is a school that is maintained at public expense for the education of the children of a community or district and that constitutes a part of a system of free public education commonly including primary and secondary schools.

**True name identity theft** obtaining access to someone's personal information to impersonate the person's identity.

**Victimless crime** include consensual crime like prostitution, illicit sex in some states and gambling, "refers to behaviors in which people engage voluntarily and willingly even though these behaviors violate the law" (Barkan, S.E., 2015).

**Visa fraud/immigration fraud** the fraudulent procuring, forging, or fraudulent of visas or other entry documents.

**Whistleblower** a person who informs on a person or organization engaged in an illicit activity.

**White collar crime** refers to financially motivated nonviolent crime committed by business and government professionals (Sutherland, E., 1939).

**Wire fraud** “fraud committed by means of electronic communication, as by telephone or modem” (The Free Legal Dictionary by FarLex).

**Witness tampering** the act of attempting to alter or prevent the testimony of witnesses within criminal or civil proceedings.

**Zero tolerance** the refusal to accept antisocial behavior, typically by strict and uncompromising application of the law.

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