

## College Graduation

### Introduction

*The following is the transcript and description of the College Graduation video. The video is a "choose your own adventure video". After each scene, it offers the option of selecting a different path each time there is a decision point. Select the links after each scene to choose your own adventure.*

### College Graduation

It's graduation day at a college campus. A group of students dressed in caps and gowns throw their caps into the air. A campus building is shown with a banner that says "Congratulations Class of 2014".

A well-dressed man (trader) in a suit is standing in front of the building as graduates walk down a staircase that curves around the outside of the building. The trader has his hands in his trouser pockets. He says to the investor, "I can't believe our little girls finally graduated."

The trader turns and says, "Now onto the real world." He snickers and says, "Hey, at least we have the student loans to remember the good times!"

He laughs, leans into the camera and says, "Hey, it's a good thing those foreign currency markets are a slam dunk, am I right?"

The trader nods once.

### What would you like to do?

- [Sounds interesting.](#)
- [Foreign what now?](#)



### **Sounds interesting.**

The investor says to Dave (trader), "Hmm, I'm not really up on that market. Are there opportunities out there?"

Dave says, "Well, it's kind of a private venture."

Dave holds his hand to his mouth and acts as though he is hesitant to talk about the subject.

Dave says, "Maybe I shouldn't have mentioned it. You know, I had kind of hoped to leave work at the office today, but hey – there's always room for one more tiger, right?"

Dave winks at the investor.

### **What would you like to do?**

- [Ask for credentials.](#)
- [Talk to my spouse.](#)



### **Ask for credentials.**

The investor says to Dave (trader), "Hey, I appreciate the opportunity, Dave. Do you have a card or registration number on you?"

Dave steps back and spreads both arms in a defensive posture and says, "Look, like I said, the office is closed today, but I wouldn't have mentioned it if I wasn't registered."

A group of graduates are walking down the stairs. A few of them yell, "Hey, Mr. LeChampe!"

Dave turns, smiles, and waves to the students. He replies, "Hey kids!"

Dave turns back to the investor and says, "Look, I realize the market doesn't have the best reputation right now, but I'm just trying to help."

### **What would you like to do?**

- [Get in on the deal.](#)
- [Check this guy out.](#)



## **Get in on the deal.**

The investor says to Dave (trader), "Ah, what the heck. You only live once, right? Let's do it."

Dave smiles, steps forward and shakes the investor's hand.

Dave says emphatically, "Excellent decision!"

The investor's wife and daughter approach from the left. His daughter is wearing a cap and gown and is carrying her diploma.

The investor's wife greets her husband, "Hey honey!", then turns to Dave and asks, "Dave, could you take our picture?" The investor's wife holds her cell phone out to Dave.

Dave takes the cell phone, smiles, and says, "Absolutely!"

Dave aims the camera and says, "That is one rich looking family. Cha-ching!"

The scene changes and a caption appears that says, "Two Months Later..."

Dave (trader) is driving a sports car with the top down. An attractive woman is sitting in the passenger seat. Dave is talking on the phone with the investor.

The investor asks Dave, "Where's the money, Dave?" The investor sounds anxious and upset.

Dave replies, "Hey, I'm sorry, pal. I can't account for the situation overseas. The political climate has frozen assets." He points his finger and says, "You're just going to have to sit tight."

The woman in the car smiles.

Dave begins to reach for his Bluetooth ear piece to hang up the phone. The investor says, "Hey, don't you dare hang up ..."

Dave hangs up the phone. Dave and the woman look at each other, laugh, and speed away.

The narrator says, "Don't give away your hard-earned money. At [SmartCheck.cftc.gov](http://SmartCheck.cftc.gov), learn about "guaranteed returns" and other red flags you should know to avoid making the same mistakes.

The text reads "Click here to get started."



## Foreign what now?

The investor says to Dave (trader), "Out of my depth on that one, Dave. But I'm glad it's been working for you."

Dave nods his head yes and says, "Yeah, me too, man, I know exactly where you're coming from."

Dave gestures with his hands and continues, "I don't know how anyone can afford a college tuition these days, let alone several." Dave points to the investor, puts his hands in his pockets and says, "And on your salary?"

Dave laughs and says, "Listen, have you ever thought about putting your money to work?"

## What would you like to do?

- [What money?](#)
- [Seems too risky.](#)



## What money?

The investor says to Dave (trader), "Ah, I wish I could, man, but I just don't have the savings right now."

Dave nods and gestures toward the investor and says, "I hear yah. I know things are tough." Dave points at the investor and says, "I'll tell you what, if you can refer some friends with a little liquidity (Dave raises his hand and rubs his fingers and thumb together), I'll give you a cut and make sure you're not missing out." Dave nods his head.

A group of graduates are walking down the stairs. A few of them yell, "Hey, Mr. LeChampe!"

Dave turns, smiles, and waves to the students. He replies, "Hey guys!"

Dave turns back to the investor and says, "Hey, what's the point of making all this cash if you can't share it with your friends and family, right?" Dave nods his head.

## What would you like to do?

- [Tell your friends.](#)
- [Check him out.](#)



## **Tell your friends.**

The investor says to Dave (trader), "You know, I have some folks in mind that would be interested. Can they contact you directly?"

Dave gestures excitedly, points emphatically and says, "The sooner the better. You start making money when they do."

Dave points at the investor multiple times, leans closer and says, "Your friends are lucky to have you!"

The scene changes and a caption appears that says, "Two Months Later..."

Mike (investor) hears a loud, incessant knocking on his front door. He says, "What the heck?"

Mike pulls the door open to see two middle-aged couples and they don't look happy.

One woman angrily asks, "What's going on, Mike?"

One of the men asks Mike, "Who the heck is this guy you introduced us to?"

The other man gestures and says, "He hasn't returned any of our calls!"

At the same time, all four people ask emphatically, "WHERE'S OUR MONEY?"

The narrator says, "Don't give away your hard-earned money. At [SmartCheck.cftc.gov](http://SmartCheck.cftc.gov), learn about "guaranteed returns" and other red flags you should know to avoid making the same mistakes.

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### **Seems too risky.**

The investor says to Dave (trader), "Unfortunately, tuition totally cleared us out. I just can't afford to take the risk."

Dave emphatically gestures with his arm and says, "But that's the kicker – there is no risk."

Dave points upward with his index finger and says, "Not one investor has lost a dime!"

A group of graduates are walking down the stairs. A few of them yell, "Hey, Mr. LeChampe!"

Dave turns, smiles, and waves to the students. He replies, "Hey kids!"

Dave turns back to the investor and says, "Look, it's really not that hard if you know what you're doing. Now, I wouldn't have brought you into this unless it was a sure thing. But it's up to you."

### **What would you like to do?**

- [Get in on the deal.](#)
- [Let me talk to my spouse.](#)



## **Get in on the deal.**

The investor says to Dave (trader), "Ah, what the heck. You only live once, right? Let's do it."

Dave smiles, takes a step forward and shakes the investor's hand.

Dave says, "Excellent decision!"

The investor's wife and daughter approach from the left. His daughter is wearing a cap and gown and is carrying her diploma.

The investor's wife greets her husband, "Hey honey!", then turns to Dave, and asks, "Dave, could you take out picture?" She holds her cell phone out to Dave.

Dave takes the cell phone, smiles, and says, "Absolutely!"

Dave aims the camera and says, "That is one rich looking family. Cha-ching!"

The scene changes and a caption appears that says, "Two Months Later..."

The investor is lying on a futon in a dingy apartment. He is trying to sleep as his son sits nearby playing a loud racing video game.

The investor yawns, stretches his arms and asks his son, "What time is it? What are you doing, son?"

The investor's son is sitting on a beanbag chair. He's wearing shorts and a t-shirt, has a beard, and has the video game controller in his hands, playing the video game.

The investor's son sarcastically says, "My roof, my rules, pop! Remember, I'm not the one who blew all my money on a Ponzi scheme!"

The son gets mad at the video game.

The investor groans, grabs a pillow and slams it over his ears.

The narrator says, "Don't give away your hard-earned money. At [SmartCheck.cftc.gov](http://SmartCheck.cftc.gov), learn about "guaranteed returns" and other red flags you should know to avoid making the same mistakes.

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### **Talk to my spouse.**

The investor says to Dave (trader), "I'd just need some time to discuss it with Cynthia, do some research, make sure we're on the same page."

Dave takes a deep breath, gestures with his arms and says, "Unfortunately, there's kind of a ticking clock on this one. The pool is almost full."

Dave's eyes widen.

A group of graduates are walking down the stairs. A few of them yell, "Hey, Mr. LeChampel!"

Dave turns, smiles, and waves to the students. He replies, "Hey kids!"

Dave turns back to the investor, chuckles, and says in a quiet voice, "Listen I don't mean to press, but a nice restaurant isn't so nice if everyone knows about it, you know what I mean?"

### **What would you like to do?**

- [Get in on the deal.](#)
- [Pump the brakes.](#)



## **Check this guy out.**

The investor says to Dave (trader), "Hey, thanks for the offer, Dave. Gimme some time to mull it over."

The investor's wife and daughter approach from the left. His daughter is wearing a cap and gown and is carrying her diploma.

The investor's wife greets her husband, "Hey honey! You uh, ready to go?"

The investor's wife and daughter walk away, leaving the graduation.

Dave says to the investor, "No sweat, partner." Dave points at the investor and continues, "But don't mull it over too long. I'd hate to leave you out in the cold."

The scene changes and a text caption appears in the bottom left of the video that reads "The Next Day..."

The investor is at his computer on [SmartCheck.cftc.gov](http://SmartCheck.cftc.gov). He puts his cup of coffee down on the desk and says, "Well, let's just see what this Dave LeChampe is really all about, shall we?"

The investor types the name "David LeChampe" into a search tool on SmartCheck and clicks the "Go" button with his mouse. The camera zooms in on the search results, showing no search results for Dave LeChampe, indicating Dave is not registered.

The investor says in disbelief, "Not even registered?" He yells to his wife, "Hun, come check this out!"

The investor picks up his phone and dials a phone number with one hand.

The phone rings and is answered. The investor says, "Hello, CFTC? I'd like to register a complaint."

The narrator says, "Think about the person, not just the profit. Before you invest, head to [SmartCheck.cftc.gov](http://SmartCheck.cftc.gov) to learn how to check out your financial professional and read up on common investment red flags."

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## **Check him out.**

The investor says to Dave (trader), "You know, I'd like to look into it a bit more before passing along the opportunity."

Dave holds his arms up and replies, "Fine by me." Dave puts his hands on his chest and adds, "I just hope there's still room when they call."

The scene changes and a text caption appears in the bottom left of the video that reads "The Next Day..."

The investor is at his computer on SmartCheck.cftc.gov. He puts his cup of coffee down on the desk and says, "So, Mr. Dave LeChampe...let's see if you're the real deal."

The investor types the name "David LeChampe" into a search tool on SmartCheck and clicks the "Go" button with his mouse. His search results appear on the monitor, listing several regulatory actions against Dave with outcomes of cases against him.

The surprised investor says, "Holy moly, a million dollar fine!"

The monitor screen is magnified to show the list of cases against Dave.

The investor says, "This guy is bad news."

The investor picks up his phone and dials a phone number with one hand and says to himself, "This guy is bad news."

The phone rings and is answered. The investor says, "Hello, CFTC? I'd like to register a complaint."

The narrator says, "Think about the person, not just the profit. Before you invest, head to SmartCheck.cftc.gov to learn how to check out your financial professional and read up on common investment red flags."

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### **Let me talk to my spouse.**

The investor says to Dave (trader), "Uh, I'm gonna have to slow down here, Dave. I'll sit down with Cynthia tonight, go over our accounts and see what we can handle."

The investor's wife and daughter approach from the left. His daughter is wearing a cap and gown and is carrying her diploma.

The investor's wife greets her husband, "Hey honey! You uh, ready to go?"

Dave holds out his hand, palm facing up, gestures and says to the investor, "It's a free country, pal."

Dave looks toward the investor's wife, points at her, and adds, "But maybe less so if you're married."

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## **Pump the brakes.**

The investor says to Dave (trader), "Uh, I'm gonna have to slow down here, Dave. I'll sit down with Cynthia tonight, go over our accounts and see what we can handle."

The investor's wife and daughter approach from the left. His daughter is wearing a cap and gown and is carrying her diploma.

The investor's wife greets her husband, "Hey honey! You uh, ready to go?"

Dave holds out his hand, palm facing up, gestures and says to the investor, "It's a free country, pal."

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