Results announcements are an anxious time for Diploma of Secondary Education examination candidates and an "education center" preyed on the students’ stress to cheat money out of them.

The center claimed to represent student support group Hok Yau Club and got students to attend a seminar at which they were asked what they were planning to do if they did not get good grades. Students were then offered the job of "education consultant," which purported to pay HK$100,000 a month. But before they could start on the "lucrative" career, they must first take a training course, for which they had to pay HK$30,000.

The scheme is truly a lucrative one, not for the students, but for the operators of the scam. Preying on the fragile mentality of the students can be described by the idiom “乘人之危” (cheng2 ren2 zhi1 wei1).

“乘” (cheng2) is “to ride,” “to make use of an opportunity,” “人” (ren2) “a person,” “之” (zhi1) “this,” “危” (wei1) is “danger.” Literally, “乘人之危” (cheng2 ren2 zhi1 wei1) is “make use of other people’s danger.” It means “to take advantage of others' difficulties,” “to utilize the precarious situation of someone.”

Taking advantage of others is unethical. Taking advantage of others when they are in a crisis is worse. But “乘人之危” (cheng2 ren2 zhi1 wei1) is not uncommon. A company underpaying a highly qualified job applicant knowing that he or she is desperate for money and has a family to support is “乘人之危” (cheng2 ren2 zhi1 wei1), so is lending money to a desperate person and charge high interest.

Terms containing the character “乘” (cheng2) include:

- 乘坐 (cheng2 zuo4) – to ride in a vehicle
- 乘客 (cheng2 ke4) – a passenger
- 乘车 (cheng2 che1) – riding in a car
- 乘便 (cheng2 bian4) - when it is convenient