



MODULE 11: **Protecting Your Identity and Other Assets**

INSTRUCTOR GUIDE



MONEY SMART for Adults

SEPTEMBER 2018



The Federal Deposit Insurance Corporation is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system. One way we do that is by providing free, non-biased financial education materials, including this Instructor Guide. For more information about our family of Money Smart products, visit **www.fdic.gov/moneysmart**.

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Background Information for Instructors

Welcome to the FDIC's Money Smart for Adults!

This is the Instructor Guide for **Module 11: Protecting Your Identity and Other Assets**. This module consists of three tools:

- **This Instructor Guide**
- **The Participant Guide**—for participants to use during training and refer to after training
- **The PowerPoint slides**—for you to use during the training

The curriculum also includes a *Guide to Presenting Money Smart for Adults*. This resource offers practical tips for marketing your training, setting up your training space, supporting participants with disabilities, and delivering the training. It also offers learning pathways to help you choose modules and perhaps sections within modules to include in the training. If you don't already have the *Guide to Presenting Money Smart for Adults*, download it at www.fdic.gov/moneysmart.

Training Preparation Checklist

Use this checklist to prepare for training.

- ☐ **Review the Instructor Guide, Participant Guide, and PowerPoint slides** to learn how they work together.
- ☐ **Familiarize yourself with the topics.** The Instructor Guide includes scripting to help you explain core content. You can read the scripting as-is to participants. Or, you can present the information in your own style.
- ☐ **Review the *Try It* and *Apply It* activities in the Participant Guide.** Every module includes both types of activities. Many are designed to be included during the training session. Others are flagged with a Note to Instructor that gives you the option of reviewing, starting, or completing them during the training, or encouraging participants to complete them after training.

Activities make the training more engaging and help participants retain the material. It's generally better to cut content rather than activities if you are short on time.

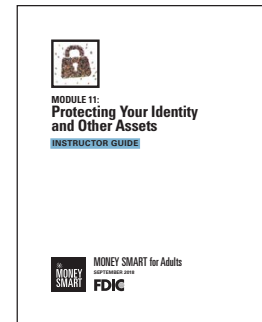
- ☐ **Review the *Guide to Presenting Money Smart for Adults*** for tools and information that can help you plan and deliver training. This resource includes information on making your training accessible and welcoming to all participants, including participants with disabilities.
- ☐ **Select the materials that you plan to use.** Ideally, do so by considering the needs or goals of the participants. The *Module at a Glance Table* near the front of each Instructor Guide can help you decide whether to cover modules in their entirety or only certain sections of the modules.
- ☐ **Plan to make your training culturally appropriate.** This means communicating respectfully, and also presenting the material in a way that is relevant to the lives of participants.
 - For example, when you discuss ways to cut expenses, participants may not relate to cutting out a daily coffee purchase if they don't normally buy coffee every day. Use examples participants can relate to, which may be different from examples from your own experience.
- ☐ **Consider having each of your training sessions include:**
 - **An overview:** Welcome participants and explain the training purpose and objectives. Provide a quick orientation to materials.
 - **An introductory activity:** Energize participants with a fun activity to introduce them to one another and get them ready to learn. This can be an effective way to start training, especially if it is the first time the group has been together. See the *Guide to Presenting Money Smart for Adults* for optional introductory activity ideas.
 - **Pre- and post-training surveys:** Administer the pre-training survey before training starts and the post-training survey at the end of training. Using the surveys can help you evaluate training effectiveness and tailor your training approach for future sessions.
- ☐ **Give each participant a Participant Guide.** Consider making it available electronically if you cannot provide paper copies. Also, some participants may need it electronically as a reasonable accommodation. If you deliver only part of a module, you might want to provide only those sections of the Participant Guide. Hide the slides you won't be using. The *Guide to Presenting Money Smart for Adults* has more information on hiding slides.

Materials You May Need

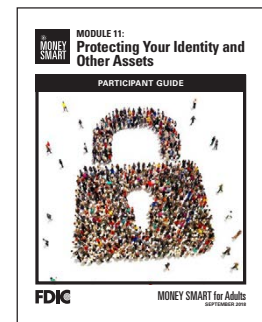
- ☐ This Instructor Guide
- ☐ Copies of the Participant Guide
- ☐ The PowerPoint slides, and either:
 - Computer, projector, and screen for projecting the slides, or
 - Printed or electronic copies of the slides for participants
- ☐ Flip chart(s) and/or whiteboard(s)
- ☐ Markers for writing on flip chart(s) and/or whiteboard(s)
- ☐ Large self-adhesive notes (5" x 8"), card stock, or paper for making signs
- ☐ Tape that can be easily removed from the wall, such as painter's tape
- ☐ Pens or pencils for participants

Optional Materials:

- ☐ Parking Lot for questions—Create one by writing "Parking Lot" on the top of a flip chart or whiteboard
- ☐ Supplies for the Optional Introductory Activity—Choose an activity from the *Guide to Presenting Money Smart for Adults* or use your own



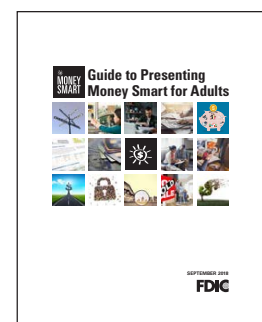
Instructor Guide



Participant Guide












PowerPoint slides



Guide to Presenting Money Smart for Adults

Understanding the Icons

This Instructor Guide uses several icons to help you quickly navigate the training.

 Do	Actions you take as the instructor
 Say	Information you share verbally with participants
 Ask	Questions you pose to participants
 Share Key Takeaway	When you convey the primary message of a section
 Lead Discussion	When you facilitate discussions
 Lead Activity	When you facilitate activities
 Present Information	When you present information
 Take Action and Closing	When you help participants plan action steps to apply what they learned
 Scenario	When you use a short story to start a discussion or activity about a financial topic

Module Purpose

This module helps participants understand how to protect their identity and other assets.

This module also:

- Discusses what to do in the event of identity theft or fraud
- Explains how insurance can help protect you from financial loss, and the importance of keeping good records

Module at a Glance Table

You can cover all or only part of this module.

We estimate you need **2 hours and 10 minutes** to cover the entire module, not including breaks or an optional introductory activity. You can use this table to select sections based on the time you have available and the needs of participants.

The *Guide to Presenting Money Smart for Adults* includes additional information on selecting sections for specific audiences.

Module at a Glance Table

Section	Key Takeaway	Purpose / Objectives	Time
Module Opening	N/A	<ul style="list-style-type: none"> ■ Welcome participants ■ Administer the pre-training survey ■ Lead an Optional Introductory Activity (extra 5 to 20 minutes) 	10 minutes
Section 1: Risks to Your Assets	Being aware of risks to your assets prepares you to take steps to reduce those risks.	Participants will be able to: <ul style="list-style-type: none"> ■ Identify risks to assets ■ Identify ways to reduce risks to assets 	20 minutes
Section 2: Identity Theft and Fraud	You can reduce your risk of identity theft. Help is available if it happens to you.	Participants will be able to: <ul style="list-style-type: none"> ■ Define identity theft and fraud ■ Identify warning signs of identity theft and fraud ■ List steps to minimize the risks of identity theft and fraud ■ Describe important steps for responding to identity theft and fraud 	1 hour and 10 minutes
Section 3: Insurance and Record-Keeping	Insurance provides protection from financial loss. Keep accurate records of your assets and any damages to your property.	Participants will be able to: <ul style="list-style-type: none"> ■ Explain how insurance works ■ Identify types of insurance and the needs they may meet ■ Explain the role of record-keeping for making sure insurance adequately covers risks 	20 minutes
Module Closing	N/A	<ul style="list-style-type: none"> ■ Review the key takeaways ■ Help participants think about how they will apply what they learned ■ Administer the post-training survey 	10 minutes

Module Opening

Welcome Participants as They Arrive

Time Estimate for This Section: 10 minutes

SHOW SLIDE 1



DO

As participants arrive for the training, use this time to:

- Welcome them and introduce yourself
- Ask them to sign in for the training if you are using a sign-in sheet
- Ensure any requested reasonable accommodations are in place and make any necessary adjustments



LEAD ACTIVITY

Pre-Training Survey

See page 21 in the Participant Guide.

Note to Instructor: Before training starts, you can ask participants to complete the pre-training survey in the back of their Participant Guide. You may want to give them “loose” copies so they don’t have to tear them out. The knowledge questions are the same as those in the post-training survey.

The answer key is at the end of this Instructor Guide, but don’t share the answers now.

You may decide to compare pre-training surveys to post-training surveys to estimate knowledge gains of the entire group or for each participant. If you want to estimate by participant, ask them to write their last name or some other unique identifier on both their pre- and their post-training surveys so you can compare them for a given participant.

SHOW SLIDE 2**SAY**

- Thank you for coming to this Money Smart Training called **“Protecting Your Identity and Other Assets.”**
- Please complete the pre-training survey on page 21 of your Participant Guide to give me an idea of what you may already know about this topic.
 - It should take less than five minutes to complete.

Pre-Training Survey
See page 21 in your Participant Guide

Pre-Training Survey
Your instructor may ask you to complete this pre-training survey before the training begins.

Please answer these questions:

1. You can eliminate all risks by taking precautions to protect yourself.	True	False
2. Both strangers and people you know can steal your identity.	True	False
3. Why is insurance important?		
a. It can reduce the financial impact of a covered loss		
b. It prevents damage from natural disasters		
c. It has federally insured deposit protection		
d. It allows you to digitally encrypt your information to keep it safe		
4. Which of the following are ways to reduce the risk of identity theft?		
a. Protect your numbers (Social Security number, credit card numbers, bank account numbers, etc.)		
b. Protect your mail		
c. Sign up for direct deposit		
d. All of the above		

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**DO**

- Collect the completed surveys if you plan to review them or compare them to post-training surveys.

**PRESENT INFORMATION****Parking Lot and Participant Guide****SAY**

- I've created a Parking Lot to capture questions, concerns, ideas, and resources. You and I can add items anytime during the training, and I'll address them during breaks or at the end of training.
- You have a Participant Guide to use during and after this session. It's yours to keep, so you can take notes and write in it.

**LEAD ACTIVITY****Optional Introductory Activity**

Adds an additional 5 to 20 minutes, depending on the activity you select and the number of participants

**DO**

- Lead participants through an introductory activity.
- Time permitting, you may also want to show a short video related to the subject of this module or start with an “energizer” of your choice.

Note to Instructor:

If time permits, start the training with a fun activity from the *Guide to Presenting Money Smart for Adults* or use your own.

This is a great way to get participants energized and ready to learn!



Section 1: Risks to Your Assets

Training Time Estimate for This Section: 20 minutes

Objectives

Participants will be able to:

- Identify risks to assets
- Identify ways to reduce risks to assets



PRESENT INFORMATION (1 MINUTE)

Introduction to Section and Key Takeaway

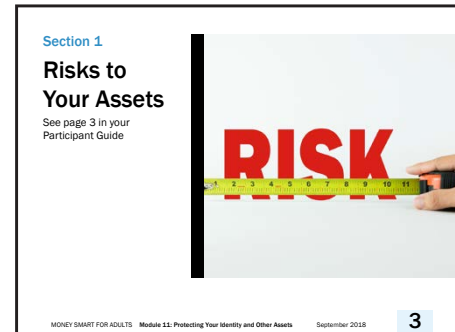
See page 3 in the Participant Guide.

SHOW SLIDE 3



SAY

- We will discuss how to identify risks to your assets and ways you can reduce those risks.

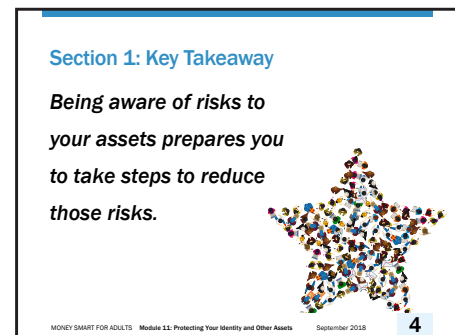


SHOW SLIDE 4



SAY

- The key takeaway from this section is: **Being aware of risks to your assets prepares you to take steps to reduce those risks.**



LEAD DISCUSSION (5 MINUTES)

Assets and Risks

See page 3 in the Participant Guide.

SHOW SLIDE 5



SAY

- Something you own that has value is called an **asset**.
- **Risk** is the potential for harm. Harm includes losing something of value or having its value go down.
- You can protect the value of your assets by taking steps to reduce risks.





LEAD ACTIVITY (10 MINUTES) – BRAINSTORM

Try It: Spotting Risks to Assets

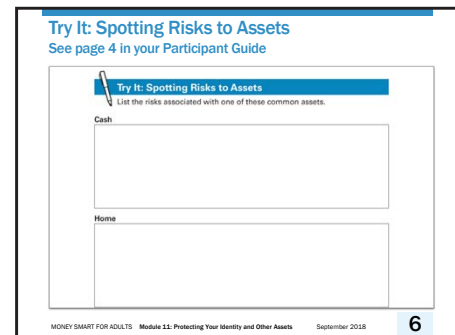
See page 4 in the Participant Guide.

SHOW SLIDE 6



DO

- Break the participants into small groups.
- Assign each small group one of four topics. If you have more than four groups, assign the same topic to more than one group. The topics are:
 1. Cash
 2. Home
 3. Car
 4. Job



SAY

- Turn to *Try It: Spotting Risks to Assets* on page 4 in your Participant Guide.
- Let's look at some common types of assets and risks to those assets.
- Take three minutes to brainstorm risks associated with the asset I assigned to your small group: What could happen that would make the value of these assets go down, or cause a loss?
 - For example: Cash can get stolen.



DO

- After three minutes, ask each group to share the results of their brainstorming.
- Write responses on a flip chart or whiteboard.
- Add the following if not contributed:
 - **Cash**
 - » Someone could steal it.
 - » You could lose it.
 - **Home**
 - » A disaster could damage your home.
 - » The value of your house could go down due to economic changes in your community or the housing market.
 - » Furniture and other belongings in your apartment could be damaged from a water leak.
 - **Car**
 - » Your car could break down, requiring a costly repair.

- » Your car could be damaged in an accident.
- » Someone could steal it or damage it.
- » Your car could be repossessed if it is collateral for a loan and you don't repay that loan on time and as agreed.

- **Job**

- » You might not be able to work because of an injury or illness.
- » A piece of assistive technology you use to do your job could break. For example, a person might rely on a hearing aid to communicate with customers. If the hearing aid breaks, they may be unable to do the job until it is repaired or replaced.
- » You could be laid off or have your hours reduced.
- » A natural or human-made disaster could result in your place of work closing, temporarily or permanently.



PRESENT INFORMATION (2 MINUTES)

Reducing Risks to Your Assets

See page 5 in the Participant Guide.

SHOW SLIDE 7



SAY

- **You cannot eliminate all risks, but you can reduce some of them.**
- **Make informed choices that anticipate risks.** If you are aware of risks, you can anticipate them.
 - For example, if you are aware of the risk of cash getting lost or stolen, you might choose to save some or all of the money at a federally insured financial institution.
- **Be careful with personal information.** Being careful about how you store and share your personal and financial information can reduce the risks of identity theft, potential loss of assets, and possible damage to your credit history.
- **Know your rights and responsibilities.** Understand the protections provided by the law and know what to do if laws are being violated.
- **Get insurance.** Insurance can reduce the financial impact of a covered loss. For example, car insurance can help pay for repairs to your car due to an accident.

Reducing Risks to Your Assets

- *You cannot eliminate all risks*
- *You can reduce some of them*

↓

- Make informed choices that anticipate risks
- Be careful with personal information
- Know your rights and responsibilities
- Get insurance

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PRESENT INFORMATION (1 MINUTE)

Apply It: Risks to My Assets

See page 5 in the Participant Guide.

SHOW SLIDE 8



SAY

- Turn to *Apply It: Risks to My Assets* on page 5 in your Participant Guide.
- You can complete this table after today's training to identify risks to your assets and what steps you may want to take to reduce those risks.

Apply It: Risks to My Assets
See page 5 in your Participant Guide

Apply It: Risks to My Assets
You can complete this worksheet to identify risks to your assets and what steps you may want to take to reduce those risks.

My Assets	Risks to My Assets	How I Can Reduce Those Risks

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Note to Instructor: Time permitting, consider reviewing this *Apply It* with participants during training, using a copy from a Participant Guide.



PRESENT INFORMATION (1 MINUTE)

Section Closing

See page 5 in the Participant Guide.

SHOW SLIDE 9




SAY

- Remember the key takeaway from this section: **Being aware of risks to your assets prepares you to take steps to reduce those risks.**

Section 1: Remember the Key Takeaway

Being aware of risks to your assets prepares you to take steps to reduce those risks.



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Section 2: Identity Theft and Fraud

Training Time Estimate for This Section: 1 hour 10 minutes

Objectives

Participants will be able to:

- Define identity theft and fraud
- Identify warning signs of identity theft and fraud
- List steps to minimize the risks of identity theft and fraud
- Describe important steps for responding to identity theft and fraud



PRESENT INFORMATION (1 MINUTE)

Introduction to Section and Key Takeaway

See page 6 in the Participant Guide.

SHOW SLIDE 10



SAY

- We will discuss identity theft and fraud, steps you can take to reduce the risks of identity theft and fraud, and what to do if it happens to you.

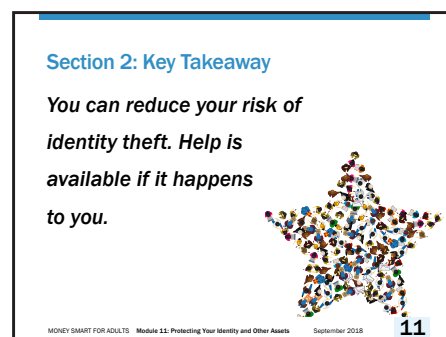


SHOW SLIDE 11



SAY

- The key takeaway from this section is:
You can reduce your risk of identity theft. Help is available if it happens to you.



LEAD DISCUSSION (18 MINUTES)

Identity Theft Basics

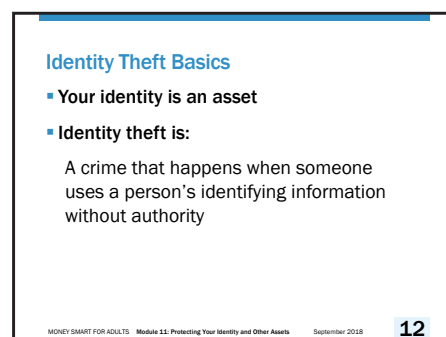
See page 6 in the Participant Guide.

SHOW SLIDE 12



SAY

- **Your identity is an asset.** For example, it can help you get a job, be approved for a loan, rent an apartment, and open a bank account.
- There are risks to your identity, and a major one is identity theft.
- **Identity theft is a crime that happens when someone uses a person's identifying information without authority.**
- For example, someone might open credit cards in your name.
- Your identity can be stolen by family, friends, or strangers.



SHOW SLIDE 13**SAY**

- What do we mean by “identity” when we talk about identity theft?
- There are many different pieces of information that make up your identity.
- Your identity includes information in documents that can be used to verify who you are.
- You can take notes on pages 6 and 7 in your Participant Guide as we go over some examples of where information about your identity is found.

What Do We Mean by Identity?

- Documents that have information about identity
 - What are some examples?
- Other information thieves can use to impersonate someone
 - What are some examples?

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**ASK**

- What are some examples of documents that have information about identity?

**DO**

- Write participant responses on a flip chart or whiteboard.
- Add the following if not contributed:
 - Social Security card or number
 - Medicare identification card or other health insurance identification card
 - Birth certificate
 - Driver’s license card or number
 - State ID card
 - Passport
 - Individual Taxpayer Identification Number (ITIN)
 - Native American Tribal document
 - Consular Identification Card, such as the Matrícula Consular de Alta Seguridad (MCAS)
 - » A Consular Identification Card is an ID issued by a foreign government through an office called a consulate that is located in the United States

**SAY**

- There are also other pieces of information that can be used by thieves to impersonate you.

**ASK**

- What are some examples of other pieces of information that can be used by thieves to impersonate you?

**DO**

- Write participant responses on a flip chart or whiteboard.
- Add the following if not contributed:
 - Financial account numbers, such as credit card numbers and bank account numbers
 - Insurance policy information
 - Tax information from past tax returns
 - History of where you've lived and when
 - Utility account numbers
 - Usernames and passwords for online accounts
 - Answers to common security "challenge questions" that are used to control access to accounts, such as your mother's maiden name, the name of the street you grew up on, or the name of a school you attended
 - Your medical information, such as your doctor's name, or a medical record number
 - Bills
 - Bank statements
 - Checks
 - Credit card offers, even those that come in the mail that you didn't apply for

SHOW SLIDE 14**ASK**

- How could you be harmed if someone were able to get some of the information we just talked about?

**DO**

- Write participant responses on a flip chart or whiteboard.



- Add the following if not contributed:
- The person committing identity theft could:
 - Open up accounts in your name at financial institutions, including credit accounts. The person committing identity theft could then borrow money or buy things and leave you with the debt.
 - Access your financial accounts and steal your money or leave you with debt.
 - File a false tax return in your name, stealing your refund and reporting inaccurate information you will need to clear up.
 - Use your identity to obtain prescriptions or medical treatments. This may result in:
 - » Medical providers billing you for services you didn't receive.
 - » Your health plan rejecting your legitimate medical claim because the records show you've reached your benefits limit.
 - » Having other issues with your insurance coverage because your medical records show a condition you don't have.
 - » Medical mistakes if someone else's medical information is connected to your name / identity.

SHOW SLIDE 15**SAY**

- Criminals continue to become more skilled with identity theft. For example:
 - **Phishing** is when criminals attempt to trick you into giving them your personal information, often through email.
 - » A criminal sends a fake email that appears to be from a legitimate source, such as your bank, utility company, well-known merchant, your Internet service provider, or even a trusted government agency (for example, the FDIC).
 - » These emails often look very legitimate but they are not legitimate.
 - » They ask you to provide sensitive personal information the criminal can use to steal your identity.
 - » Phishing through the phone is called **vishing** (voice phishing)
 - » Phishing through text messages is called **smishing** (SMS text phishing)

Ways Criminals Can Steal Your Identity

- **Phishing** – trick you into giving personal information, often through email
 - Vishing – phishing by phone
 - Smishing – phishing by text messages
- **Spear phishing** – targeted phishing
- **Pharming** – fake websites
- **Skimming** – stealing credit card or debit card numbers
- **Social media scamming**

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- **Spear Phishing** is a targeted form of phishing in which criminals try to trick groups of people that have something in common.
 - » For example, a spear phishing scheme might target people who work at the same company, have accounts at the same financial institution, attend the same school, or shop online at the same website.
 - » The spear phishing emails look like they were sent from organizations that people are familiar with and trust. In reality, they are from criminals who are trying to get personal information.
 - **Pharming** is when criminals seek to obtain personal or private information by making fake websites appear legitimate.
 - **Skimming** is when criminals steal your credit or debit card number by using a special storage device they hide in automated teller machines (ATMs) and point of service (POS) machines (where you swipe your card at places of business, such as gas stations). You swipe your card, they get your number, and they use it to buy things.
 - **Social media scamming** is when criminals trick people into giving them personal information on social media sites, chat rooms, bulletin boards, mobile apps, photo sharing sites, and similar places. These scams sometimes start with a sales pitch about an investment from a person you don't know.
- These are just a few of the ways a criminal can access your information.



PRESENT INFORMATION (5 MINUTES)

Warning Signs of Identity Theft

See page 8 in the Participant Guide.

SHOW SLIDE 16



SAY

- Watch out for early warning signs that your identity has been or may have been stolen.
 - You see withdrawals from your bank account you didn't make.
 - You don't receive your bills, account statements, or other mail when expected.
 - Merchants refuse your checks.
 - Your credit card transactions don't go through.

[illegible]

SHOW SLIDE 17**SAY**

- You receive letters thanking you for opening an account you didn't open.
- You receive emails about purchases you didn't make.
- You receive credit card statements for credit cards you don't have.
- Debt collectors call you about debts that aren't yours.
- Suddenly your passwords or user names or IDs do not work on your online accounts.

More Warning Signs of Identity Theft

- Letters about accounts you didn't open
- Emails about purchases you didn't make
- Statements for credit cards you don't have
- Debt collectors calling about debts that aren't yours
- Passwords or user names not working

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- You find unfamiliar accounts on your credit reports.
- You receive medical bills for services you didn't receive.
- Healthcare providers have records of conditions you don't have.
- The Internal Revenue Service (IRS) notifies you that more than one tax return was filed in your name, or that you have income from somewhere you never worked.
- You are notified that your information was compromised by a data breach at a company where you do business or have an account.

Additional Warning Signs

- Unfamiliar accounts on your credit reports
- Medical bills for services you didn't receive
- Health records for conditions you don't have
- Multiple tax returns or inaccurate tax records
- Notification about a data breach

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18**LEAD ACTIVITY – EXERCISE (10 MINUTES)*****Try It: Spotting Warning Signs of Identity Theft***

See page 9 in the Participant Guide.

SHOW SLIDE 19**DO**

- Ask participants to turn to *Try it: Kareena Spots Warning Signs of Identity Theft* on page 9 in their Participant Guide.
- Read the scenario to participants or ask for a volunteer to do so.

Try It: Spotting Warning Signs of Identity Theft

See page 9 in your Participant Guide

Try It: Spotting Warning Signs of Identity Theft
Read the scenario and then answer the questions.

Scenario: Kareena Spots Warning Signs of Identity Theft
On her way home after work, Kareena stops by her mailbox to pick up her mail. As she walks to her apartment, she begins reading her mail. She's happy to see a letter from her daughter, and a wedding invitation from her nephew. But she also notices the following pieces of mail:

- An envelope from her place of worship
- An envelope from a dentist's office
- An envelope from her bank
- A thick envelope with coupons
- An envelope from the county government

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SCENARIO: Kareena Spots Warning Signs of Identity Theft

On her way home after work, Kareena stops by her mailbox to pick up her mail. As she walks to her apartment, she begins reading her mail. She's happy to see a letter from her daughter, and a wedding invitation from her nephew. But she also notices the following pieces of mail:



- An envelope from her place of worship
- An envelope from a dentist's office
- An envelope from her bank
- A thick envelope with coupons
- An envelope from the county government



DO

- Take five minutes to work in small groups. For each piece of mail, answer the question, "Are there warning signs of identity theft?" Be prepared to explain your answers.
- After five minutes, review each piece of mail using the Answer Key below. Time permitting, give participants opportunities to share and explain their answers.
- Conclude by reminding participants that mail is just one of the ways you can be exposed to identity theft.

Try It: Spotting Warning Signs of Identity Theft—Answer Key

Piece of Mail	Are there Warning Signs of Identity Theft?
<p>An envelope from her place of worship.</p> <p>On the reverse of the envelope, it says, "Contribute to the Renovation Fund this month and we will match your donation!"</p>	<p>Likely No</p> <p><i>This is low risk, especially if Kareena is familiar with the renovation project. She can double-check that all of the details in the mailing look legitimate, such as the address that is preprinted on the return envelope.</i></p>

Try It: Spotting Warning Signs of Identity Theft—Answer Key

Piece of Mail	Are there Warning Signs of Identity Theft?
An envelope from a dentist's office. It looks like a bill, yet Kareena doesn't remember going to the dentist recently.	Yes <i>Receiving medical bills for services you did not receive is a warning sign of identity theft. Kareena should investigate immediately. She should report any identity theft and get help. (More information on how to report and get help is provided later in the training.)</i>
An envelope from her bank. It's marked, "Make the most of your new EasyCard Express!" Kareena doesn't remember applying for anything new.	Yes <i>Receiving letters thanking you for opening an account you did not open is a warning sign of identity theft. Kareena should read the contents of this piece of mail and then contact her financial institution to find out if someone has opened an account or accessed a bank product in her name.</i>
A thick envelope with coupons. It's addressed to "Resident."	Likely No <i>This is low risk, assuming the contents are coupons that do not contain any personal information about Kareena.</i>
An envelope from the county government. It's marked "citation notice." It looks similar to a speeding ticket she got two years ago.	Likely No <i>This is low risk, especially if Kareena recognizes the car, place, and date that are the subject of the citation.</i>



PRESENT INFORMATION (15 MINUTES)

Steps to Minimize Identity Theft

See page 10 in the Participant Guide.

SHOW SLIDE 20**DO**

- Share this list of steps participants can take to minimize identity theft. Time permitting, ask participants to offer ideas for each step on the list, as well as additional steps not listed.

Steps to Minimize Identity Theft

- Guard your personal information
- Don't respond to unsolicited requests
- Protect your mail
- Sign up for direct deposit
- Clean up your financial trash
- Review your financial accounts regularly and carefully

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**SAY**

- You can never completely eliminate the risk of identity theft, but you can take steps to minimize it.
- **Guard your personal information closely**
 - Be extremely careful about sharing your Social Security number, credit card and debit card numbers, personal identification numbers (PINs), passwords, and other personal information. If someone asks for this information, ask them:
 - » Why they need it
 - » How it will be used
 - » How they will protect it
 - » What happens if you don't share it
 - If automated teller machines (ATMs) don't work well for you because of mobility or dexterity considerations, try to find ways to get cash other than sharing your PIN with a personal attendant, friend, or family member. Visit a bank branch to get cash from a teller or ask for cash back at a trusted establishment where you do business.
 - Be suspicious of email or phone requests to update or verify your personal information. A legitimate organization will not solicit updates in an unsecured manner for information it already has.
 - Often standard forms contain blanks for filling in your Social Security number even if it is not needed. Do not assume you must provide it. Ask if you need to provide the number and why.
 - Cover the keypad when typing in your PIN in public, including when you use financial institution websites in public places.
 - Choose PINs and passwords that would be difficult to guess. For example, use a mix of numbers, symbols, and letters instead of easily guessed words. Avoid using easily identifiable information such as your name, your mother's maiden name, birth dates, the last four digits of your Social Security number, or phone numbers.
 - Do not use the same PIN or password for multiple purposes.
 - Change your passwords frequently and always change them if a company you do business with has a breach of its databases.



■ Don't respond to unsolicited requests

- Never provide personal information in response to an unsolicited contact by email or phone. Even if the caller or emailer states they are with a financial institution or other organization you have a relationship with, do not give them the information requested. Instead contact the financial institution or organization directly using the contact information on their website or your account statement.
- Do not take the caller's word that they are who they say they are.

■ Protect your mail

- Your mail is often an easy target for an identity thief because you likely receive and send personal information in the mail.
- Consider using a locked mailbox or other secure location to receive mail.
- If you are sending mail with personal information, deposit it in a United States (U.S.) Postal Service collection box, hand it to a mail carrier, or take it to the post office instead of leaving it in your doorway or home mailbox.



- Pay attention to billing cycles and account statements and contact your financial institution if you don't receive a monthly bill or statement. Identity thieves often divert account documentation.
- Going paperless is a great way to protect your mail. Sign up for alerts at the company's or financial institution's website so you know when your bills and statements are ready to view online.
- Some individuals who are blind or visually impaired get help reading their daily print mail from friends, family members, or people they hire. People reading the mail have access to personal information. If you get help of this type, consider instead getting a scanner or mobile app that can read print materials to you. You can also opt to receive your financial information electronically instead of in the mail. If you have to use human readers, be sure they have been vetted by you or a trusted source.

■ Sign up for direct deposit

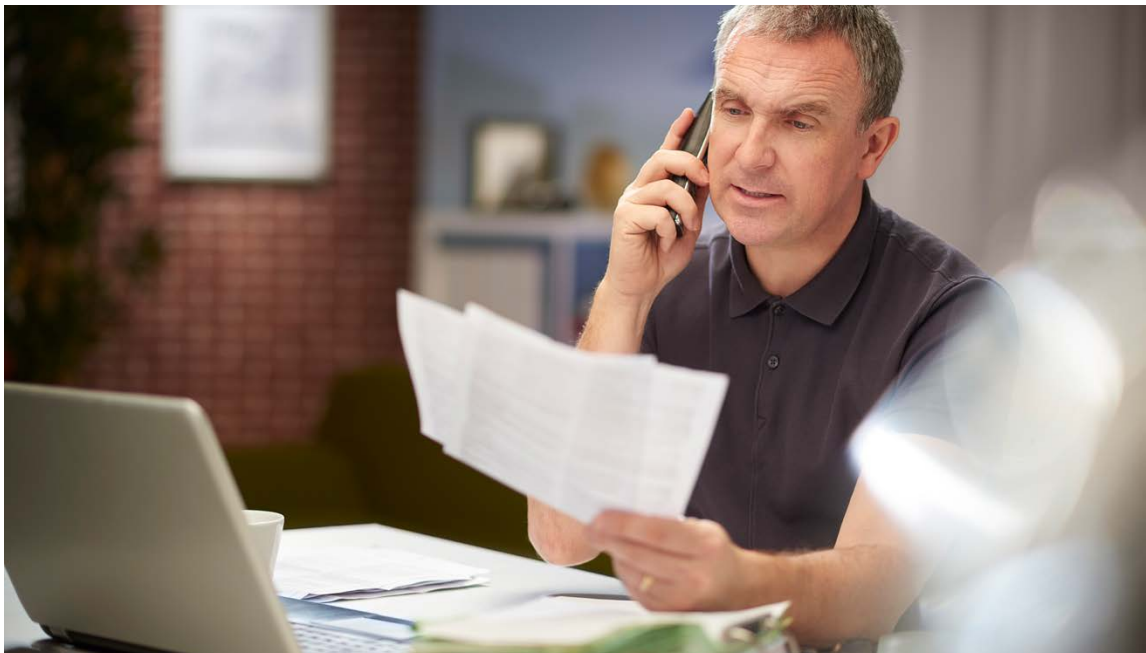
- Signing up for direct deposit gives thieves less access to your banking information because payments of salary, pensions and annuities, and public benefits do not arrive by mail.

■ Clean up your financial trash

- Destroy all pieces of paper containing your personal information before recycling them. The best way to do this is using a crosscut shredder that cuts paper into tiny pieces of confetti that cannot be reconstructed.
- Many financial institutions sponsor “shredding days” where you can bring your sensitive documents and shred them for free. Your library or other community organization may also offer such an event.

■ Review your financial accounts regularly and carefully

- Contact your financial institution immediately if you notice something suspicious. For example, look out for a missing payment, a withdrawal you do not recognize, or a record of a purchase you did not make.
- Most financial institutions offer several types of alerts and you can choose which ones you want. For example, you may be able to sign up for alerts so you are notified if someone uses your account overseas or without the physical card being present. Another common alert sends you an email or text if there has been a transaction over a certain dollar amount that you specify.
- While federal and state laws may limit your losses if you are a victim of fraud or theft, to fully protect yourself you need to report the problem quickly.



SHOW SLIDE 21**SAY****■ Beware of identity theft on the Internet**

- Never provide bank account, credit or debit card, or other personal information when visiting a website that does not explain how your personal information will be protected. Look for “https://” in front of website addresses when you are placing an order and providing your credit or debit card information online.

■ Protect your devices, such as computers, phones, and tablets

- Ensure your access points are safe, including by setting a strong password for your Wi-Fi network at home, and being very cautious when using public or free Wi-Fi.
- Download and frequently update security patches and software updates offered by your operating system and software vendors to correct weaknesses a hacker might exploit.
- Find more information on staying safe online at **www.OnGuardOnline.gov**, from the Federal Trade Commission (FTC).

■ Review your credit reports at least once every 12 months for warning signs of identity theft

- **Annualcreditreport.com** is the only website authorized to fill orders for the free annual credit reports from each of the three nationwide credit reporting agencies you are entitled to receive under the law.
- Remember—ordering your own credit reports does not affect your credit scores. That is a common misunderstanding.

■ Keep your important documents secure

- Consider storing critical paper records in a fire-resistant, waterproof, locked box in your house or in a safe-deposit box.
- For digital records, ensure your storage location is encrypted and uses a strong password. Read the privacy policy for the document storage company to ensure you are comfortable with how your information is handled.

■ Beware of disaster-related scams

- Con artists take advantage of people after disasters by claiming to be from legitimate charitable organizations when, in fact, they are attempting to steal money or valuable personal information.

More Steps to Minimize Identity Theft

- Beware of identity theft on the Internet
- Protect your devices
- Review your credit reports at least once every 12 months at www.annualcreditreport.com
- Keep your important documents secure
- Beware of disaster-related scams
- Read scam alerts

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■ Read scam alerts

- The Federal Trade Commission (FTC) maintains a running list of scams at www.consumer.ftc.gov/scam-alerts. You can report scams on the FTC site, too.



LEAD ACTIVITY (5 MINUTES)

Apply It: My Action Plan to Reduce Risks of Identity Theft

See page 11 in the Participant Guide.

SHOW SLIDE 22



SAY

- Turn to *Apply It: My Action Plan to Reduce Risks of Identity Theft* on page 11 in your Participant Guide.
- Take three minutes to start listing the specific things from our discussion that you may want to do more often or start doing. It's okay if you don't finish this right now.



DO

- Give participants three minutes to start working on the exercise.
- After three minutes, invite a few participants to share what they want to do more often or start doing.

Note to Instructor: For your reference, the *Apply It* from the Participant Guide is shown on the next page. The boxes for answers are larger in the Participant Guide.

Apply It: My Action Plan to Reduce Risks of Identity Theft

You can use this worksheet to list what you want to start doing or do more of to reduce your risk of identity theft.

Guard my personal information closely**Don't respond to unsolicited requests****Protect my mail****Sign up for direct deposit****Clean up my financial trash****Review my financial accounts regularly and carefully****Beware of identity theft when I use the Internet****Protect my devices, such as computers, phones, and tablets****Review my credit reports at least once every 12 months****Keep my important documents secure****Beware of disaster-related scams****Read scam alerts****Can you think of anything else?**



PRESENT INFORMATION (15 MINUTES)

Reporting Identity Theft and Getting Help

See page 13 in the Participant Guide.

SHOW SLIDE 23



SAY

- The Federal Trade Commission (FTC) is a great source of information on identity theft and fraud. Their site at **IdentityTheft.gov** lets you know how to take action if your identity has been stolen.
- The FTC advises you to create an **identity theft report** if your identity has been stolen. Your identity theft report proves to businesses that someone stole your identity, and makes it easier to correct problems caused by identity theft. You can create an identity theft report by filing a report with the FTC at **IdentityTheft.gov**.
- There is a copy of an identity theft report in your Participant Guide on page 13.

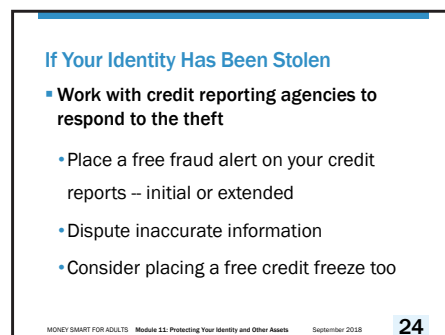


SHOW SLIDE 24



SAY

- **If your identity has been stolen**, the FTC also advises you to work with credit reporting agencies to respond to the identity theft. Credit reporting agencies, also called credit bureaus or credit reporting companies, provide credit reports.
 - If you create an identity theft report, you can also place a **seven-year extended fraud alert** on your credit reports. Placing this alert is free. This alert means potential creditors must verify your identity before they issue credit in your name.
 - To place this alert, contact one of the three nationwide credit reporting agencies: Equifax, TransUnion, or Experian. Contact information is in your Participant Guide on page 13.
 - The one you contact must notify the others. When you place an extended fraud alert, you're also entitled to two free copies of your credit reports within 12 months from each nationwide credit reporting agency.



- Instead of placing a seven-year alert, you can place a **one-year initial fraud alert**.
 - It's also free.
 - The difference is that an identity theft report is not required. You can place an initial alert if your identity has been stolen or if you are simply concerned it might be stolen.
 - The process is similar to placing an extended fraud alert. When it expires in one year, you can place another one if you wish.
- Dispute inaccurate information on your credit reports. Do this by writing to the credit reporting agency that issued the credit report containing inaccurate information. They will amend your report if their investigation confirms an error.
- Consider placing a credit freeze on your credit reports. This is also free. This would restrict access to your credit reports. To learn more, visit the Federal Trade Commission website at **ftc.gov** and search for "credit freeze."

SHOW SLIDE 25**SAY**

- If your identity has been stolen, the FTC also advises you to communicate with your creditors and debt collectors to:
 - Alert them about fraudulent accounts. After you give them a copy of a valid identity theft report, they are not allowed to report fraudulent accounts to the credit reporting agencies.
 - Get copies of documents related to the theft of your identity, like transaction records or applications for new accounts. Write to the company that has the documents, and include a copy of your identity theft report.
 - Ask them to stop contacting you about fraudulent accounts. Debt collectors generally must stop contacting you after you send them a letter telling them to stop because the accounts are fraudulent.
 - Get written information about fraudulent accounts, including the name of the creditor and the amount you supposedly owe. If a debt collector contacts you about a debt, request this information in writing.

Communicate with Your Creditors and Debt Collectors

- Alert them about fraudulent accounts
- Get copies of documents related to the theft of your identity
- Ask them to stop contacting you about fraudulent accounts
- Get written information about fraudulent accounts

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SHOW SLIDE 26**SAY**

- You have other federal rights related to identity theft. See **IdentityTheft.gov** for more details.
- For example, you generally have limited liability for fraudulent debts caused by identity theft. The amount of your liability depends on what type of financial product was used by the thief and also how soon you reported the issue after becoming aware of the theft.
- In many states, businesses or organizations that lose or misplace certain types of personal information must tell you if that has happened. To learn more, go to **USA.gov** and search for “data breach your-state-name” (for example, if you lived in Indiana, type “data breach Indiana”).

You Have Other Federal Rights

- See [IdentityTheft.gov](https://www.identitytheft.gov)
- You generally have limited liability for fraudulent debts and accounts caused by identity theft
- Go to [USA.gov](https://www.usa.gov) to learn about your rights in a data breach

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PRESENT INFORMATION (1 MINUTE)

Section Closing

See page 14 in the Participant Guide.

SHOW SLIDE 27**SAY**

- Remember the key takeaway from this section: **You can reduce your risk of identity theft. Help is available if it happens to you.**

Section 2: Remember the Key Takeaway

You can reduce your risk of identity theft. Help is available if it happens to you.



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Section 3: Insurance and Record-Keeping

Training Time Estimate for This Section: 20 minutes

Objectives

Participants will be able to:

- Explain how insurance works
- Identify types of insurance and the needs they may meet
- Explain the role of record-keeping for making sure insurance adequately covers risks



PRESENT INFORMATION (1 MINUTE)

Introduction to Section and Key Takeaway

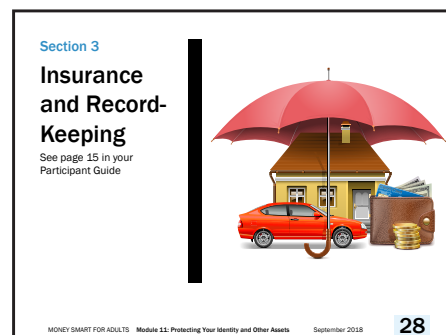
See page 15 in the Participant Guide.

SHOW SLIDE 28



SAY

- We will discuss how insurance can reduce the financial impact of a loss and the importance of keeping accurate records.

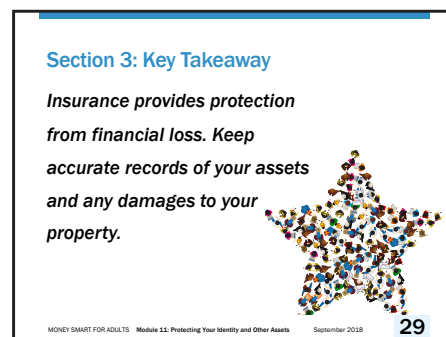


SHOW SLIDE 29



SAY

- The key takeaway from this section is: **Insurance provides protection from financial loss. Keep accurate records of your assets and any damages to your property.**



PRESENT INFORMATION (5 MINUTES)

How Insurance Works

See page 15 in the Participant Guide.

SHOW SLIDE 30



SAY

- Insurance can reduce the financial impact of a loss or event covered by the insurance policy.
- For example, insurance can cover part or all of your losses due to various events, such as car accidents, property theft, identity theft, natural disasters, medical expenses, disability, or death.
- Some people may think of insurance as a luxury or an unnecessary expense. But insurance is an important way to protect yourself from financial catastrophe.



- If you do not have insurance and something happens that could have been covered by insurance, you would likely have to use your own money to recover from the loss, or go into debt by borrowing money.
- It is also important to shop around and compare prices for insurance from several sources.
- A key consideration about insurance is that you need to have the insurance **before** the event you're trying to cover happens. For example, you cannot get fire insurance when your house is burning.

SHOW SLIDE 31**SAY**

- There are some key terms related to insurance. The exact meaning of these terms depends on the type of insurance and the insurance policy. We'll talk about these in general. However, it's important to check your insurance policies for the exact meaning of these terms as they relate to your policies.
- When you purchase an insurance policy, you agree to pay money (known as an **insurance premium**) to the insurance company on a regular basis.
- In exchange, the insurance company agrees to pay for losses or events covered under the policy, known as a **covered loss**, up to a maximum amount of money called the **coverage limit**.
- Some insurance policies include a **deductible**. You may have heard the phrase "I met my deductible."
 - If it is an **annual deductible**, which is common with health insurance, you agree to pay up to that amount each year before the insurance company will pay any claims that year.
 - If it is a **per-claim deductible**, which is common in vehicle insurance, you agree to pay up to this amount for each covered loss. If the loss is more than the deductible, the insurance company will pay the balance.
 - For example, if you have vehicle insurance with a \$200 per-claim deductible, that means you pay up to \$200 for each covered loss.
 - » Let's say you get in a car accident. The insurance company estimates the covered loss is \$850 to fix your car.
 - » You would pay \$200 of the cost and the insurance company would pay the remaining \$650.
 - » Let's say you had a very minor accident and repairs cost \$190. With a \$200 deductible, you would pay the full \$190 because the loss was less than your deductible.

Key Terms

- Insurance premium
- Covered loss
- Coverage limit
- Deductible

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SHOW SLIDE 32**SAY**

- Some insurance policies include a **copayment** or **coinsurance**.
 - A **copayment** is a dollar amount you have to pay each time you receive services or file a claim for a covered loss. It's similar to a per-claim deductible, but usually a smaller dollar amount.
 - **Coinsurance** is a percentage of each claim you must pay before the insurance will pay. If you have 20% coinsurance, that means you pay 20% of the cost of a covered loss and the insurance pays 80%.
- Most insurance policies include **exceptions** or **exclusions**. These are limits on insurance coverage or situations the insurance will not cover.
 - For example, homeowners insurance policies generally have an exception or exclusion for floods. That means damage from that type of natural disaster is not a covered loss. People can generally purchase separate coverage for the risk of floods.
- To be compensated, you usually need to file a **claim** with your insurance company. A claim notifies the insurance company you have incurred a loss that you believe your insurance policy covers.
 - The insurance company will **adjudicate** the claim. Adjudication is a process of reviewing the claim. It means they will try to determine if the loss is covered by your insurance policy. If they determine it is covered, they will also determine what they will pay and what you may need to pay.

More Key Terms

- Copayment
- Coinsurance
- Exceptions or exclusions
- Claim
- Adjudication

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PRESENT INFORMATION (2 MINUTES)

Types of Insurance

See page 16 in the Participant Guide.

SHOW SLIDE 33**DO**

- Share this list of common types of insurance from the slides or ask participants to name some of the types of insurance they are familiar with.

Types of Insurance

- Health insurance
- Long term care insurance
- Dental insurance
- Vision insurance
- Disability insurance
- Life insurance
- Pet insurance

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**SAY**

- Health insurance
- Long term care insurance
- Dental insurance
- Vision insurance
- Disability insurance
- Life insurance
- Pet insurance

SHOW SLIDE 34**SAY**

- Identity theft insurance
- Vehicle insurance
- Renter's insurance
- Homeowners insurance
- Flood insurance
- For more information on types of insurance, you can visit the websites listed on page 16 in your Participant Guide—**www.insureuonline.org** or **www.naic.org**. Both are websites of the National Association of Insurance Commissioners.

More Types of Insurance

- Identity theft insurance
- Vehicle insurance
- Renter's insurance
- Homeowners insurance
- Flood insurance

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**LEAD DISCUSSION (5 MINUTES)****Getting Insurance**

See page 16 in the Participant Guide.

SHOW SLIDE 35**SAY**

- The types and amounts of insurance you need will depend on your individual situation.
- Purchasing insurance is about managing risks to your assets. It is important to have the right insurance coverage.
- Consider getting insurance to protect against things that could happen and would cause you serious financial harm.
 - For example, having homeowners insurance is generally a good idea since your home is an expensive asset. Repairs needed because of a fire or other covered loss are generally costly. If you have a mortgage, the lender will require you to carry homeowners insurance.

Getting Insurance

- Depends on your individual circumstances
- Purchase it to manage risks to your assets
- Consider it for things that could happen and cause serious financial harm
- Some insurance is required by law
- Periodically review your coverage and shop around

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- However, for less expensive assets, like an inexpensive piece of jewelry, purchasing insurance to repair or replace it may be unnecessary. You may be able to afford to buy a new one or simply live without it for a while.
- In some circumstances, insurance is required by law. This is the case with automobile insurance in most states.
- Periodically review all your insurance coverage and find out what is and is not covered by your policies and shop around to find out if you can get a better deal.
 - Before purchasing additional insurance, make sure that what you want to cover is not already covered by insurance you already have. For example, some homeowners insurance policies provide coverage for identity theft and fraud. If your homeowners insurance policy already includes that coverage, purchasing additional identity theft insurance may be unnecessary.

**ASK**

- What changes in your life may mean changes in the insurance you need?

**DO**

- Write participant responses on a flip chart or whiteboard.
- Add the following if not contributed:
 - Additions to your family mean more people are depending on you. You'll want to consider life insurance as a way to reduce the financial impact on your dependents when you die.
 - If you have acquired expensive items, such as a television, mobility scooter or power wheelchair, you'll want to make sure your renter's insurance or homeowners insurance policy covers those items.

SHOW SLIDE 36**SAY**

- Many companies and organizations offer insurance.
- Shopping around may help you get a better deal on insurance.

Shop Around

- Review state-specific information
- Check out insurance companies
- Ask about discounts
- Compare several quotes
- Consider tradeoff between deductibles, coinsurance, coverage limits, and premiums

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- These tips can help you shop wisely:
 - Consider reviewing state-specific information on shopping for insurance from your state's department of insurance. To locate your state's department of insurance, go to the website of the National Association of Insurance Commissioners at **www.naic.org** and search for "state map."
 - Check out insurance companies
 - » Research a company's complaint record at **https://eapps.naic.org/cis/**.
 - » Find out what others think about a company's customer service by reading online reviews from current customers.
 - Ask insurance agents about discounts. You may be able to get a lower premium for reasons such as safety features of your property or factors related to your lifestyle, such as how much you drive.
 - Compare quotes from several companies.
 - Consider the tradeoffs between a policy's deductible, coinsurance, coverage limit, and premium.
 - » An insurance policy with a higher deductible or coinsurance should have lower premiums than an identical policy with a lower deductible or coinsurance.
 - » An insurance policy with a higher coverage limit should have higher premiums than an identical policy with a lower coverage limit.



LEAD ACTIVITY (1 MINUTE)

Apply It: Insurance—Do I Have It? Do I Need It?

See page 17 in the Participant Guide.

SHOW SLIDE 37**SAY**

- Turn to *Apply It: Insurance—Do I Have It? Do I Need It?* on page 17 in your Participant Guide.
- You can use this table after today's training to think about types of insurance you already have and types you might need.

Apply It: Insurance – Do I Have It? Do I Need It?
See page 17 in your Participant Guide

Apply It: Insurance—Do I Have It? Do I Need It?
Review the list of types of insurance and check if you have it or might need it.

Type of Insurance I Might Need	Do I Have It?			Do I Need It?		
	Yes	No	Don't Know	Yes	No	Don't Know
Health Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Long term care insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dental Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disability Insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Note to Instructor: Time permitting, consider reviewing this *Apply It* with participants during training, using a copy from a Participant Guide.



PRESENT INFORMATION (5 MINUTE)

Keeping Accurate Records

See page 18 in the Participant Guide.

SHOW SLIDE 38



SAY

- Keeping accurate records is an important part of making sure insurance adequately covers your risks.
- It's important to keep a list or inventory of your assets, document damages to your assets if and when they occur, and file claims as soon as you discover the loss.
- Create and maintain a list of your assets
 - Creating and maintaining a detailed inventory of the assets you are insuring will help if you need to file an insurance claim. This mainly applies to insurance that covers property.
 - Consider taking videos and/or pictures of your property. That could be quicker and more accurate than maintaining a written list. Make sure to keep your inventory in a safe place and update it as your property changes.
 - Your inventory will help you:
 - » Prove the value of what you own
 - » Speed your claim processing
 - » Provide documentation for tax deductions you may be able to claim for your losses
 - An inventory can also help you determine how much insurance you need.
 - See guidance and tools on creating an inventory of your property from the National Association of Insurance Commissioners. Visit www.insureuonline.org and search for "inventory."
- Document any damages, and save receipts for related expenses
 - Take pictures and/or videos to record damage to your home, personal property, or vehicle. Keep copies for your records and share them with your insurance company.
 - Save receipts for any expenses you incur as a result of the damage or loss. If in doubt, save it. If possible, take pictures of your receipts. This could include receipts for:
 - » Construction or hardware supplies you purchase to repair something that was damaged
 - » Hotel and restaurant expenses if you need to relocate temporarily
 - » Written estimates for car repairs

Keeping Accurate Records

- Important part of making sure insurance adequately covers your risks
- Create and maintain a list of your assets
- Document any damages and save receipts for related expenses
- File claims as soon as possible

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- File claims as soon as possible
 - If you've incurred a loss that you believe is covered by your insurance policy, file a claim as soon as possible. Your policy might include a time limit on when you can file a claim and will usually include specific steps you need to take to file a claim.
 - If it's a physical asset that has been damaged, a representative of the company might come to see the damage.
 - » Cooperating with them and answering their questions accurately can make the process go more smoothly.



PRESENT INFORMATION (1 MINUTE)

Section Closing

See page 18 in the Participant Guide.

SHOW SLIDE 39




SAY

- Remember the key takeaway from this section: **Insurance provides protection from financial loss. Keep accurate records of your assets and any damages to your property.**

Section 3: Remember the Key Takeaway

Insurance provides protection from financial loss. Keep accurate records of your assets and any damages to your property.



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Module Closing

Training Time Estimate: 10 minutes



LEAD ACTIVITY (5 MINUTES)

Remember the Key Takeaways

See page 19 in the Participant Guide.

Note to Instructor: Only mention key takeaways for sections you included in the training.



SAY

- Remember the key takeaways. These are also listed on page 19 in your Participant Guide. Let me know if you have questions about any of them.

Section	Key Takeaway
1: Risks to Your Assets	Being aware of risks to your assets prepares you to take steps to reduce those risks.
2: Identity Theft and Fraud	You can reduce your risk of identity theft. Help is available if it happens to you.
3: Insurance and Record-Keeping	Insurance provides protection from financial loss. Keep accurate records of your assets and any damages to your property.



Take Action

See page 19 in the Participant Guide.

SHOW SLIDE 40



SAY

- You are more likely to take action if you commit to taking action now.
- Consider writing down what you intend to do because of what was covered during this training session.
- Take a few minutes now to answer the questions under *Take Action* on page 19 in your Participant Guide:
 - What will I do?
 - How will I do it?
 - Will I share my plans with anyone? If so, who?



**DO**

- Time permitting, ask participants if they want to share what they are going to do or how they are going to do it.
- Remind participants about the activities in their Participant Guide they can complete after today's training.
- Refer participants to *Where to Get More Information or Help* on page 20 in their Participant Guide for a list of online resources.
- If this is the end of your training, thank participants for attending and administer the post-training survey.



LEAD ACTIVITY (5 MINUTES)

Post-Training Survey

See page 23 in the Participant Guide.

Note to Instructor: After training ends, you can ask participants to complete the post-training survey in the back of their Participant Guide. You may want to give them “loose” copies so they don’t have to tear them out. The knowledge questions are the same as those in the pre-training survey.

The answer key is at the end of this Instructor Guide.

You may decide to compare post-training surveys to pre-training surveys to estimate knowledge gains of the entire group or for each participant. If you want to estimate by participant, ask them to write their last name or some other unique identifier on both their pre- and their post-training surveys so you can compare them for a given participant.

SHOW SLIDE 41**SAY**

- Thank you for attending this Money Smart Training called **“Protecting Your Identity and Other Assets.”**
- Before you leave, please take a few minutes to complete the Post-Training Survey on page 23 in your Participant Guide.
- I can look at the surveys to tell if I helped you add to your knowledge and to make changes and improvements to future trainings.
 - It should take less than five minutes to complete.
 - Let me know if you have any questions.

**DO**

- Collect the completed surveys if you plan to review them or compare them to pre-training surveys.
- Review the answers to the knowledge questions using the Answer Key on the next page.

Post-Training Survey
See page 23 in your Participant Guide

THANK YOU

Post-Training Survey
Your instructor may ask you to complete this post-training survey training ends.

Please answer these questions:

1. You can eliminate all risks by taking precautions to protect yourself. True False
2. Both strangers and people you know can steal your identity. True False
3. Why is insurance important?
 - a. It can reduce the financial impact of a covered loss
 - b. It prevents damage from natural disasters
 - c. It has federally insured deposit protection
 - d. It allows you to digitally encrypt your information to keep it safe
4. Which of the following are ways to reduce the risk of identity theft?
 - a. Protect your numbers (Social Security number, credit card numbers, bank account numbers, etc.)
 - b. Protect your mail
 - c. Sign up for direct deposit
 - d. All of the above

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Answer Key for Both the Pre- and Post-Training Surveys

1. You can eliminate all risks by taking precautions to protect yourself.
The answer is **false**.
2. Both strangers and people you know can steal your identity.
The answer is **true**.
3. Why is insurance important?
The answer is **a**.
 - a. **It can reduce the financial impact of a covered loss.**
 - b. It prevents damage from natural disasters.
 - c. It has federally insured deposit protection.
 - d. It allows you to digitally encrypt your information to keep it safe.
4. Which of the following are ways to reduce the risk of identity theft?
The answer is **d**.
 - a. Protect your numbers (Social Security number, credit card numbers, bank account numbers, etc.)
 - b. Protect your mail
 - c. Sign up for direct deposit
 - d. **All of the above**

Note to Instructor: There are no “right” or “wrong” answers to the remaining questions, which appear in the post-training survey and not in the pre-training survey.

About the Training

Check the box that best describes your agreement or disagreement with each of these statements.

	Completely agree	Somewhat agree	Somewhat disagree	Completely disagree
5. I would recommend this training to others.				
6. I plan to apply what was discussed in this training to my life.				
7. The instructor used engaging training activities that kept me interested.				
8. The instructor was knowledgeable and well prepared.				
9. The Participant Guide is clear and helpful.				

Money Smart for Adults Modules

Thank you for presenting this module. Consider providing training on other Money Smart for Adults modules, as shown below. Visit www.FDIC.gov/moneysmart.

Module Number	Module Name	Module Focus
1	Your Money Values and Influences	Internal values and goals, external influences, and their relationships to financial decisions
2	You Can Bank On It	Financial products, services, and providers
3	Your Income and Expenses	How to track income and expenses
4	Your Spending and Saving Plan	How to develop a spending and saving plan, and how to prioritize spending when money is short
5	Your Savings	Saving money for expenses, goals, and emergencies
6	Credit Reports and Scores	Credit reports and scores, building productive credit histories, and repairing and improving credit
7	Borrowing Basics	Options for borrowing money and the costs
8	Managing Debt	Different kinds of debt and ways to manage it
9	Using Credit Cards	How credit cards work and how to manage them
10	Building Your Financial Future	Ways to build assets, including buying a car and getting training and education
11	Protecting Your Identity and Other Assets	Ways to recognize, respond to, and reduce the risks of identity theft, along with strategies for protecting other assets
12	Making Housing Decisions	Different types of safe and affordable housing, including specific information on renting
13	Buying a Home	The home buying process, including mortgages
14	Disasters—Financial Preparation and Recovery	How to financially prepare for, and recover from, disasters

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Visit the FDIC's website at **www.fdic.gov/education** for more information and resources on banking-related issues. For example, FDIC Consumer News provides practical hints and guidance on how to become a smarter, safer user of financial services. Also, the FDIC's Consumer Response Center is responsible for:

- Investigating all types of consumer complaints about FDIC-supervised institutions
- Responding to consumer inquiries about consumer laws and regulations and banking practices

**You can also call the FDIC for information and assistance at
877-ASK-FDIC (877-275-3342).**



MONEY SMART for Adults

INSTRUCTOR GUIDE

Module 11: Protecting Your Identity and Other Assets

September 2018

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