



# Lesson 10: Protecting Yourself

## TOPIC: Protecting Your Identity

### OVERVIEW:

In an increasingly digital world, protecting one's identity and pertinent financial information has never been a more important life skill to master. Learners will research issues of **identity theft** and understand **consumer protection** by role-playing different identity theft scenarios and creating an informative brochure to share what they've learned with others.

### OBJECTIVES:

1. Create a trifold informative brochure or multimedia presentation on identity theft and prevention methods
2. Apply information about identity theft and prevention in realistic role-plays

### INDIVIDUAL HANDOUTS:

- none

### GROUP HANDOUTS:

- What is Identity Theft? (station set)
- You've Been Scammed! (station set)
- Prevent Identity Theft (station set)
- I've Been Scammed! (station set) Now What?
- Identity Theft Role-Play Cards (1per)

### TEACHER PRESENTATION SLIDES:

- none

### ESSENTIAL QUESTIONS:

- What is identity theft?
- How does identity theft happen?
- How can you prevent identity theft?
- What should you do if you are the victim of identity theft?

### ASSESSMENT ACTIVITIES:

#### Pre-Assessment:

- **Activity:** What Do You Know About Identity Theft?

#### Post-Assessment:

- **Activity:** Identity Theft group role-plays
- **Activity:** Identity Theft Trifold brochure or multimedia presentation

**Time:** 60 min

### Supplies:

- Access to the Internet(optional)
- Unlined paper for students to fold into thirds to create their *Identity Theft Trifold brochures*
- Markers, crayons, or other art supplies to design and decorate *Identity Theft Trifold brochures*

### Preparation:

- Make copies of group handouts
- Cut up *Identity Theft Role-Play Cards*
- Set up individual or group computers with access to the Internet (optional)

**Glossary with key vocabulary** 15

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## Instruction Steps

### WARM UP

#### What Do You Know About Identity Theft?

10 MINUTES

To begin the lesson, ask students:

- *What does the term identity theft bring to mind? (Possible answers include: online scams, protecting personal information, etc.)* Next share a brief news article or short TV broadcast about a recent issue with **identity theft**. (Note: Use an internet news search engine to locate a recent article on “identity theft,” “fraud,” or “scams.”)

After the article or broadcast, share with students that they will work with a partner to examine pitfalls and preventive tips for identity theft. Working with their partner they may create an **Identity Theft Trifold** brochure, a blog post, a short podcast script, or an infographic that illustrates the following:

- *What Is Identity Theft?*
- *You’ve Been Scammed!*
- *Preventing Identity Theft*
- *I’ve Been Scammed! Now What?*

Students or teachers may recommend additional sections. Student pairs may begin brainstorming based on the initial classroom discussion.

#### **MONEY SMART TIP!**

The National Crime Victimization Survey defines identity theft as: 1) unauthorized use or attempted use of an existing account, or 2) unauthorized use or attempted use of personal information to open a new account, or 3) misuse of personal information for a fraudulent purpose. [www.bjs.gov/index.cfm?ty=tp&tid=42](http://www.bjs.gov/index.cfm?ty=tp&tid=42)

### GUIDED EXPLORATION

#### Learning About Identity Theft Stations

20 MINUTES

Set up the classroom in four stations, with group handouts at each station:

- Station 1: *What Is Identity Theft?*
- Station 2: *You’ve Been Scammed!*
- Station 3: *Preventing Identity Theft*
- Station 4: *I’ve Been Scammed! Now What?*

(If you are concerned about the number of students at each station, the stations can be doubled to make two sets of stations, or eight stations total.)

Instruct students that, at each station, they will view a handout with information about identity theft. At each station, they will add more information to their **Identity Theft Trifold** brochure, blog post draft, podcast script, or infographic.

Allow students 5 to 6 minutes at each station to collect information and add to their **multimedia project**. Remind students that they can revise information that they may have written incorrectly during the Warm Up.

**MONEY SMART TIP!**

Provide each station with a laptop or Internet-connected device to allow students to do additional research with any remaining time.

Check students for understanding about identity theft and associated vocabulary. Encourage students to use vocabulary terms as they explain their answers.

**Ask:**

- *What is identity theft?*
- *How does it happen?*
- *How can you prevent identity theft?*
- *What should you do if you're the victim of identity theft?*

## **GROUP EXPLORATION** **Identity Theft Role-Plays**

15 MINUTES

Split students into groups of two or four. Distribute a set of the **Identity Theft Role-Play Cards** to each group of students. Explain that students will be playing a role and using the information they've learned from creating their **Identity Theft Trifold** brochures or other multimedia projects, so they should try to use appropriate vocabulary and factual information as they act out their roles.

**Grade-Level Modifications:**

**Beginner:** Additional students who are not assigned a role in the role-play can track vocabulary and observe the short role-play.

**Advanced:** Additional students who are not assigned a role in the role-play can serve as coaches, who can provide advice to students engaged in the role-play. For example: these coaches can advise role-players about vocabulary or factual information that they could integrate.

Prompt students to select their first role-play cards and begin. Allow role-plays to run for 2 to 4 minutes each, and then have students switch roles and role-play cards and begin the next round.

**Optional check for understanding and review questions:**

- *What vocabulary and factual information were you able to integrate into your role-plays? How?*
- *What did you learn about identity theft from these role-plays?*

## **WRAP UP**

### **Identity Theft Multimedia Project Closing**

15 MINUTES

Allow students a final few minutes to add any last information and/or designs to their trifold brochure, blog post, podcast script, or infographic.

Prompt students that the role-plays may have revealed some helpful tips or misinformation that they need to correct. Students who are finished with their **Identity Theft multimedia projects** may present them to peers.

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## **Extended Exploration**

**Note:** Use the following ideas to extend financial literacy concepts throughout the school year within core content areas through English Language Arts, Math, Social Studies and Economics, and Technology activities, projects, and discussions. Duration of activities will vary.

### **ENGLISH LANGUAGE ARTS**

#### **Writing Prompts:**

Write your own role-play. Now that you have completed a few role-plays on identity theft, write a new role-play with at least two roles, and then act it out.

#### **Additional Readings/Resources:**

*10 Ways to Protect Your Personal Information and Your Money* by the Federal Deposit Insurance Corporation (FDIC): Advice about how to avoid scams, fraud, and identity theft.

[www.fdic.gov/consumers/consumer/news/cnwin1314/fraud.html](http://www.fdic.gov/consumers/consumer/news/cnwin1314/fraud.html)

*Avoiding Fraud, Protecting Your Privacy: Best Practices for Young Adults* by the FDIC: Tips, geared toward young people, about how to protect yourself online, over the phone, and via mail.

[www.fdic.gov/consumers/consumer/news/cnfall12/avoidfraud.html](http://www.fdic.gov/consumers/consumer/news/cnfall12/avoidfraud.html)

### **MATH**

#### **Activity/Project Ideas:**

Identify statistical trends and explore the impact of statistics on identity theft by looking at the “Publications and Products” section of the U.S. Bureau of Justice Statistics. For example: in 2012, 7 percent of people age 16 and older were victims of identity theft. As a class, explore the impact of that percentage on your own community and look at statistics from previous years to determine whether it is an upward or downward trend.

[www.bjs.gov/index.cfm?ty=tp&tid=42](http://www.bjs.gov/index.cfm?ty=tp&tid=42)

## **SOCIAL STUDIES AND ECONOMICS**

### **Activity/Project Ideas:**

Read the articles in the “Stories and Features” section of the FBI’s “Identity Theft” website. Explore the similarities and differences among types of identity theft and how the government works to protect people against identity theft. [www.fbi.gov/about-us/investigate/cyber/identity-theft](http://www.fbi.gov/about-us/investigate/cyber/identity-theft)

## **TECHNOLOGY**

### **Online Games/Tools:**

*Can You Spot a Scam?* by the FDIC: Take this online quiz to determine whether you can recognize fraud.

[www.fdic.gov/consumers/consumer/news/cnfall10/fraudquiz.html](http://www.fdic.gov/consumers/consumer/news/cnfall10/fraudquiz.html)

*You Are Here: Where Kids Learn to Be Smarter Consumers* by the Federal Trade Commission: Play consumer-oriented games, design advertisements, and learn to protect yourself and your finances.

[www.consumer.ftc.gov/sites/default/files/games/off-site/you-are-here/index.html](http://www.consumer.ftc.gov/sites/default/files/games/off-site/you-are-here/index.html)

*Invasion of the Wireless Hackers* by the Office of Justice Programs: To win the game, students must answer questions about protecting themselves online.

[www.onguardonline.gov/media/game-0006-invasion-wireless-hackers](http://www.onguardonline.gov/media/game-0006-invasion-wireless-hackers)

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## **Classroom activities from the Consumer Financial Protection Bureau (CFPB)**

The CFPB has developed a set of classroom activities to help teachers develop and support the building blocks of financial capability in their students. Each activity is designed to be completed within a single class period and includes a teacher guide and supporting student material. Some specific activities that are relevant to this lesson include:

Acting out fraud

Students act out a skit to learn about different types of fraud.

[www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/acting-out-fraud/](http://www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/acting-out-fraud/)

Composing songs and verse about fraud

Students write a song, rap, or poem that warns people about identity theft and types of fraud.

**[www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/composing-songs-verse-about-fraud/](http://www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/composing-songs-verse-about-fraud/)**

Examining the statistics on fraud and identity theft

Students use the Internet to research the federal government's statistics on fraud and identity theft in the United States and in their state.

**[www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/examining-statistics-fraud-and-identity-theft/](http://www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/examining-statistics-fraud-and-identity-theft/)**

Protecting your identity online

Students answer true-or-false questions about safe online behaviors and consider ways to protect themselves online.

**[www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/protecting-your-identity-online/](http://www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/protecting-your-identity-online/)**

Protecting your Social Security number

Students read about the importance of protecting their Social Security number and decide if statements about Social Security numbers are true or false.

**[www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/protecting-your-social-security-number/](http://www.consumerfinance.gov/practitioner-resources/youth-financial-education/teach/activities/protecting-your-social-security-number/)**



## Lesson 10: Protecting Yourself

# WHAT IS IDENTITY THEFT

Use with *Learning About Identity Theft Stations* activity. One copy per station.

### WHAT IS IDENTITY THEFT?

Identity theft is the crime of using another person's name, credit or debit card number, Social Security number, or another piece of personal information to commit fraud, typically for economic gain.

Identity theft can take many forms. It's important to consider some common scams and take preventive action to protect yourself.



#### **Beware of phishing scams.**

Phishers send out text and email messages trying to get you to click on links and share personal information. These might look like they are from companies you recognize.



#### **Protect your passwords.**

Don't save your passwords on public computers or share passwords with friends.



#### **Watch out for malware.**

It's important not to download programs or open links in strange emails because they may contain computer viruses.

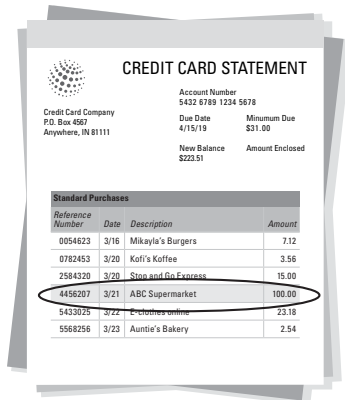
Source: [www.common sense media.org/blog/the-bare-minimum-you-should-do-to-protect-your-familys-data](http://www.common sense media.org/blog/the-bare-minimum-you-should-do-to-protect-your-familys-data)



## Lesson 10: Protecting Yourself YOU'VE BEEN SCAMMED!

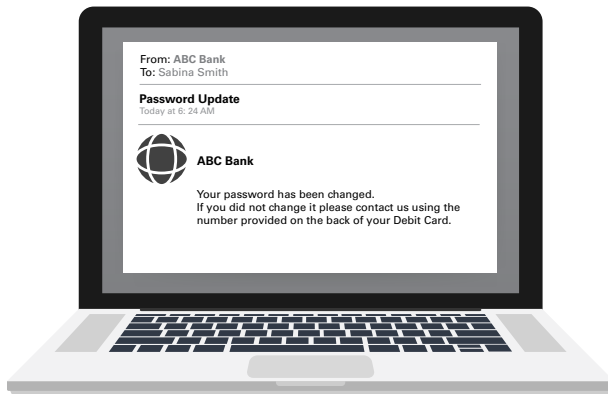
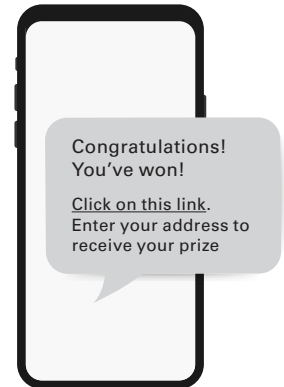
Use with *Learning About Identity Theft Stations* activity. One copy per station.

### What Does it Look Like When You've Been Scammed?



Charges on your credit or debit account that you did not authorize:

Responding to online, text, or phone requests for personal information without being sure they are secure:



Receive an email letting you know your password has been changed when you did not change it.

Receive a text message saying your favorite store needs you to update your address



“Phishing” is an attempt to acquire personal information by pretending to be a trusted agency.





## Lesson 10: Protecting Yourself

# PREVENTING IDENTITY THEFT

Use with *Learning About Identity Theft Stations* activity. One copy per station.

### **STINGY!**

Be stingy about giving out your personal information, both in person and online. If someone from a reputable financial institution or company calls to acquire personal data, ask him or her to send you a written application.

### **CHECK!**

Check your financial information regularly. You should receive monthly statements on all bank and credit card accounts that list your most recent transactions. If you aren't receiving your monthly statements, call the bank right away. Check your statements thoroughly to make sure there are no unauthorized withdrawals or charges.

### **ASK!**

Ask periodically for a copy of your credit report. Your credit report should list all bank and financial accounts under your name, and will provide other indications of whether someone has wrongfully opened or used any accounts in your name. You can obtain one free credit report from each of the credit bureaus once every 12 months. Get your free credit report from each of the three major nationwide credit bureaus at [www.annualcreditreport.com](http://www.annualcreditreport.com).

### **MAINTAIN!**

Maintain careful records of your banking and financial accounts. Financial institutions are required to maintain copies of your checks, debit transactions, and similar transactions for five years, but you should, too, for at least one year. If you need to dispute a transaction, your original records will be accessible and useful when you argue against it.



## Lesson 10: Protecting Yourself

# I'VE BEEN SCAMMED! NOW WHAT?

Use with *Learning About Identity Theft Stations* activity. One copy per station.

- **If you are receiving texts or emails asking for personal information or that seem fraudulent, tell your parents.**
- **If you notice your social media accounts have posts you did not make, change your password and ask your parent or guardian to help report it on the website.**
- **Contact the credit reporting companies and place a free fraud alert on your credit file.** This can make it harder for an identity thief to open more accounts in your name.
- **Check your bank and other account statements for unusual activity.** Look at your monthly statements to determine fraudulent transactions.
- **Get a free copy of your credit report.** Visit [www.annualcreditreport.com](http://www.annualcreditreport.com).
- **Consider requesting a credit freeze.** This means that potential creditors cannot get your credit report and it makes it less likely that an identity thief can open a new account in your name. This does not affect your credit score.
- **Create an identity theft report.** This helps you get fraudulent information removed from your credit report and stop a company from collecting debts that are a result of identity theft.



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# IDENTITY THEFT ROLE-PLAY CARDS

Use with *Learning About Identity Theft Stations* activity. One copy per group.

<b>Scenario #1, Role A</b>	<b>Scenario #1, Role B</b>
You open up your latest bank statement to discover that there are several transactions on it that you did not authorize. You decide to make a call to the customer service branch of your bank.	You are a customer service representative at the bank. You regularly field calls from customers at your bank who believe that they have been the victims of identity theft.
<b>Scenario #2, Role A</b>	<b>Scenario #2, Role B</b>
You recently purchased several items from a store that has just suffered a security breach. This means that some identity thieves hacked into the store's credit and debit card readers and stole bank account information. You are unsure about what to do and you seek the advice of a trusted friend.	You are considered trusted and knowledgeable about finances by all of your friends. Offer your friend advice about what to do if he or she feels that she has been the victim of identity theft, and about protecting herself against identity theft in the future.
<b>Scenario #3, Role A</b>	<b>Scenario #3, Role B</b>
You've just learned about identity theft and how to protect yourself. When you get home from school, you realize that your parent or caretaker has thrown away unopened bills, responded to an unknown email address requesting personal information, and left computer passwords out on the table. Talk to your parent or caregiver about taking precautions against identity theft.	You are a busy parent or caretaker who doesn't have time to make sure that everything is perfect in life. Sometimes you forget to save your bills, or shred personal information before throwing it away. Nothing bad has ever happened in the past and you're not worried about anything bad happening in the future.
<b>Scenario #4, Role A</b>	<b>Scenario #4, Role B</b>
You are at the grocery store, shopping for some items for dinner, when another person strikes up a conversation with you about some financial trouble that he or she has been having. Give financial advice to this person.	This is a special role. Person A thinks that you are just a regular person looking for advice about some financial trouble that you've been having, but in reality, you are an identity thief trying to steal their personal information. See if you can talk Person A into giving you personal information, but be sneaky!