



## Lesson 20: Protect Yourself

# SPOT IDENTITY THEFT

Name: \_\_\_\_\_

Read each scenario and answer the questions. Check the box of the correct answer.

1. You answer the phone one evening at home. The voice on the other end is offering a free weekend trip to a ski resort, but to get your coupon you must give a credit card number. It sounds like a great idea. Do you give the number?  
 Yes! I need a vacation!  
 No way! They could use the number to commit fraud.
2. You receive a text message from someone who says he is in your math class, but you do not know him. He says that he needs to get on the school network to check homework, but he lost his password. He wants to “borrow” yours. Should you give it to him?  
 We had homework tonight, so it must be someone from class.  
 No way! It could be anybody trying to do damage to your login account.
3. You want to open a savings account at an online-only bank. But when you start filling in the information to open the account, it asks you for your Social Security Number to verify your identity. Do you provide it or consider another bank?  
 Provide it. If you researched the institution, you know it is legitimate and OK to give information to receive the service you need.  
 Consider another bank. You should never give out your Social Security Number.
4. Your dad just paid all the family bills for the month. He hands you a stack of bill stubs and asks you to throw them away. You should:  
 Trash them. You do not want to disobey your dad.  
 Ask him to borrow a pair of scissors to cut them up before you throw them away, so no one else can get his information from them.
5. You receive a letter in the mail from a well-known credit card company. It says they are “concerned about recent activity on your account” and they want to protect their customers. But you have never had a credit card with that particular company. There is a 1-800 number to call to speak with a fraud service representative. Should you call it?  
 Yes, you should make sure that the number you are instructed to call is really the credit card company’s phone number, and then call the phone number to find out whether it is true or not.  
 No, they will ask for private information from you and you know not to give it out.



## Lesson 20: Protect Yourself THIS JOB, NOT THAT JOB

Read the job advertisements below and decide which job may be a scam and which one is the real deal. Be prepared to support your reasons.

### JOB 1

**Title:** Customer Service Rep. (looking for HIGH-ENERGY, SMILING FACES!)

**Description:** Do you want to get paid now and work from home? Do you want the freedom and flexibility to spend your day the way YOU want to and earn up to \$600/week? If that sounds like you, then this is the opportunity of a LIFETIME. We are hiring work-from-home customer service reps...and ALL you have to do is call our customers with a friendly and helpful style.

We PAY well — up to \$600/week — and if you are the right person, you may even be able to grow into a full-time position!

What are you waiting for? E-mail us at [trainingseminarpros49@tsp.com](mailto:trainingseminarpros49@tsp.com) to enroll in our low-cost \$49 training today! All trainings lead to BIG work...all while staying in the comfort of your own home.

### JOB 2

**Title:** Care for Customers, Inc. hiring Customer Service Representative

**Description:** Care For Customers, Inc., is a full-service customer sales organization with over 50 years in business. Visit our website at [www.CareForCustomersInc.com](http://www.CareForCustomersInc.com) and learn about our many satisfied customers.

We are currently hiring one Customer Service Representative that has at least five years of experience in the customer service industry. A high school diploma is required, and an associate's or bachelor's degree in business, communications, or related field is a plus.

The position is part-time (20–28 hours each week) for \$14.00/hour. Please send your resume and three references to [jobs@CareforCustomersInc.com](mailto:jobs@CareforCustomersInc.com).



## Lesson 20: Protect Yourself

### STEPS TO TAKE

Name: \_\_\_\_\_

What do you do if you think your identity may have been compromised? Find out now by putting your research skills to the test. Visit the Federal Trade Commission's website at [www.consumer.ftc.gov](http://www.consumer.ftc.gov) and locate information to complete the chart below. Be prepared to present your answers to the class.

QUESTIONS	YOUR ANSWERS
How soon should you act if you suspect identity theft?	
What are immediate steps you should take if you suspect identity theft?	
What is involved in each step? Describe how each step works.	
What's next? After immediate action, what else can you do to ensure your identity is safe?	