

OVERVIEW

Everyone needs to take precautions to protect personal information from being used by others without permission. Identity theft and fraud are big business—costing victims, companies, and governments billions of dollars a year. Even if you are able to fix a fraud problem without losing money, it will take you more time than you want to spend to gather evidence and inform others about the issue.

This lesson will help you plan ways to protect yourself from being a victim of identity fraud.

LEARNING OUTCOMES

In this lesson you will take steps to protect yourself from identity fraud. Along the way you will:

- Give examples of identity fraud.
- Describe how to address problems of fraud.
- Identify ways to protect against fraud.

Use what you learn to take action to keep your personal information safe.

LEARNING TASKS

These tasks match pages 34-38 in Student Guide 2.

__ 1.	Participate in a scavenger hunt activity.
__ 2.	Read about what happened to Jesse’s dad (page 34). Participate in a discussion about ways people are victims of identity fraud.
__ 3.	Share experiences about how you protect your personal information. Complete Activity 2.10: Take Preventive Action to evaluate how you protect your data.
__ 4.	Guess what—Mariah has lost her new credit card! She has confided in you but tells you not to worry—she’s sure it will turn up soon. She doesn’t want to tell her mom for fear she will freak out and not allow her to ever have a credit card. What would you tell Mariah to do?
__ 5.	Put up your own shield to protect yourself from identity fraud. A. Create a checklist of at least five actions you will take, starting now, to protect your personal data. B. Over the next week, document evidence that you have carried out the actions.



EXTENSION

Host a “Protect Your Identity Day” for parents and community members. Use the Federal Trade Commission’s toolkit as a guide to plan and host this event.



TAKING IT HOME

Test your family’s ID theft savvy by playing the Identity Theft Face Off game hosted by the Federal Trade Commission. Choose a character whose identity has been stolen—literally!



TAKING IT HOME

How safe are you online or when you use a computer? If you have a computer at home, check your online privacy settings and your systems security with this checklist:

- Your computer files are backed up on a regular basis.
- Your Internet security level is set to “High” or “Medium High.”
- Your Internet privacy setting blocks all cookies or blocks cookies from sites that do not have a compact privacy policy.
- Your Internet privacy settings do not allow websites to request your location.
- You have checked your privacy settings for all media and social networking websites you use.