

## 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 students will take steps to protect themselves from identity fraud. Along the way they will:

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

Students will use what they learn to take action to keep their personal information safe.

## PREPARATION

- Order a Module 2 Student Guide for each student. (The Guide is also available online to download.)
- Preview the lesson PowerPoint presentation, learning tasks, and Module 2 Student Guide, particularly pages 34-38.
- Print or download the Student Learning Plan for this lesson so each student has a copy.

## WHAT YOU WILL NEED

- Module 2 Student Guide (pages 34-38)
- PowerPoint Presentation 2-5
- Student Learning Plan 2-5
- Activity 2.10: Take Preventive Action
- Info Sheet: Action Plan for Fraud (Task 4)
- Task: Safe and Secure (Taking It Home task)
- Internet (Tasks 2 and 4)

## NOTES

Approximate time: 45 minutes (minimum) – 90 minutes (with extension activities)

Resource: Federal Trade Commission's Bureau of Consumer Protection, [www.ftc.gov/bcp](http://www.ftc.gov/bcp)

LEARNING TASKS	TEACHING NOTES	MATERIALS
<p>1. Participate in a scavenger hunt activity.</p>	<p style="text-align: center;">PROCEDURE <span style="float: right;">TIME ESTIMATE: 5-10 minutes</span></p> <p><input type="checkbox"/> Ask the students, “What’s in your wallet?” Inform them that they are going to go on a financial scavenger hunt. Show Slide 2 and tell the students that they have three minutes to find these items in their wallets, backpacks, purses, or pockets. Instruct students to take a look and see how many of the items listed they currently have in their possession. [Do <b>NOT</b> mention that the lowest scores win.]</p> <p><input type="checkbox"/> Ask if any students think they have a score of 20. Then survey the students who think they have at least 15 points or more.</p> <p><input type="checkbox"/> Now it’s time to tell the students that this game is scored like golf—the one with the lowest score wins! Engage the students in a brief discussion on the potential dangers for various items:</p> <ul style="list-style-type: none"> <li>▪ <i>Credit card – could lead to overspending; potential for someone to use without permission.</i></li> <li>▪ <i>Social Security number on any of your cards – increased risk for identity theft.</i></li> <li>▪ <i>Passwords, PINs, paycheck stubs, and deposit slips – could lead to unauthorized access to your information and bank accounts.</i></li> </ul> <p><input type="checkbox"/> Finally, ask student what’s so scary about having \$2 or more in loose change? Tell them that if they put their loose change in a piggy bank every night, the total collected could be anywhere from \$20 to \$100 at the end of the month!</p> <p>SOURCE: Adaptation of Scavenger Hunt activity designed by CJ Juleff, Executive Director of the Colorado Jump\$tart Coalition, 2011.</p>	<p>Module 2 Student Guide</p> <p>Student Learning Plan 2-5</p> <p>SLIDE 2 – What’s in Your Wallet?</p>
<p>2. Read about what happened to Jesse’s dad (page 34). Participate in a discussion about ways people are victims of identity fraud.</p>	<p style="text-align: center;">PROCEDURE <span style="float: right;">TIME: 10 minutes</span></p> <p><input type="checkbox"/> Arrange for a student to read the story about Jesse’s dad (Student Guide, page 34). Ask for one or two volunteers to share a story about instances when they or a family member were a victim of identity fraud.</p> <p><input type="checkbox"/> [Slide 3] Transition into the lesson by telling the students that they will learn about strategies to protect themselves from identity fraud. Preview the Learning Outcomes in the Student Learning Plan. By the end of this lesson, the students should be able to apply strategies to protect their information.</p>	<p>STUDENT GUIDE Pages 34-35</p> <p>SLIDES 3 – Preview 4 – Theft or Fraud ... Both Are Trouble 5 – Teens are Targets Too</p> <p>ACTIVITY Computer Internet</p>

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	<p>☐ [Slides 4, 5] Point out examples of how individuals have been victims of identity theft and fraud. Tell the students to study the Few Figures on Fraud chart on page 34 as you discuss how individuals are impacted by fraud. Point out that fraud impacts individuals (time to fix and possible costs) as well as businesses (require extra security strategies which cost money, time to fix, and reputation). In the end, business and consumers are inconvenienced and costs are passed on to consumers.</p> <p>EXTENSION: As time allows, arrange for students to search online to find the answers to the following questions:</p> <ul style="list-style-type: none"> <li>▪ <i>What percentage of identity fraud crimes were committed by someone the victim knew?</i></li> <li>▪ <i>What are the five most common types of identity theft?</i></li> </ul> <p>NOTES: “Child identity fraud is more than a hypothetical risk,” according to Tom Oscherwitz, chief privacy officer at ID Analytics. Find out more from a study about child identity fraud: <a href="http://www.idanalytics.com/news-and-events/news-releases/2011/7-12-2011.php">www.idanalytics.com/news-and-events/news-releases/2011/7-12-2011.php</a></p> <p>RESOURCES:</p> <ul style="list-style-type: none"> <li>▪ FBI, “Identify Fraud,” <a href="http://www.fbi.gov/scams-safety/fraud/fraud#id">www.fbi.gov/scams-safety/fraud/fraud#id</a></li> <li>▪ “Credit Card Fraud,” FBI Internet Crime Complaint Center, <a href="http://www.ic3.gov/media/annualreports.aspx">www.ic3.gov/media/annualreports.aspx</a></li> <li>▪ Federal Trade Commission’s Identify Fraud site, <a href="http://www.ftc.gov/bcp/edu/microsites/idtheft">www.ftc.gov/bcp/edu/microsites/idtheft</a></li> <li>▪ Identity Theft Resource Center, <a href="http://www.idtheftcenter.org">www.idtheftcenter.org</a></li> <li>▪ Identity Theft Teen Space, <a href="http://www.idtheftcenter.org/teen/teen-sheila.html">www.idtheftcenter.org/teen/teen-sheila.html</a></li> <li>▪ Child Identity Theft: New Evidence Indicates Identity Thieves are Targeting Children for Unused Social Security Numbers, Richard Power, Carnegie Mellon, 2011</li> <li>▪ 2011 Child Identity Fraud Study, ID: Analytics whitepaper</li> </ul>	

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<p>3. Share experiences about how you protect your personal information. Complete <b>Activity 2.10: Take Preventive Action</b> to evaluate how you protect your data.</p>	<p>PROCEDURES <span style="float: right;">TIME: 10 minutes</span></p> <p><input type="checkbox"/> [Slide 6] Introduce students to the Federal Trade Commission’s strategy to Deter, Detect, and Defend against identity fraud. Arrange for a student to read about the information to keep safe (Deter section, page 35) and how to deter thieves (Keep It to Yourself, page 36). Pause to allow students time to complete <b>Activity 2.10: Take Preventive Action</b>. Ask students voluntarily to share any relevant stories about strategies they use to protect their personal profiles.</p> <p><input type="checkbox"/> [Slide 7] Share additional strategies that help to prevent from having personal information misused.</p>	<p>STUDENT GUIDE Pages 35-36</p> <p>SLIDES 6 – Protect From Fraud 7– 7 Tips to Thwart Thieves</p> <p>ACTIVITY Activity 2.10: Take Preventive Action</p>
<p>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 (again!) and not allow her to ever have a credit card.</p> <p>What would you tell Mariah to do?</p>	<p>PROCEDURES <span style="float: right;">TIME: 10 minutes</span></p> <p><input type="checkbox"/> Display Slide 8 as the class reads page 37, including the chart about how customers discover fraud. This is a good time to review the reporting responsibilities that borrowers have when they discover their information has been stolen or possibly misused. Point out that value of confirming statements in a timely manner so any errors or questionable transactions can be reported within the agreement timeframes.</p> <p><input type="checkbox"/> [Slide 9] Point out actions to take when a person has been a victim of fraud. (This information is also available as a handout.) As time allows, introduce students to FTC’s Bureau of Consumer Protection website (<a href="http://www.ftc.gov/bcp">www.ftc.gov/bcp</a>) to find out how to file a claim either online or in writing or to find out how the Bureau reports news on identity fraud and scams.</p> <p><input type="checkbox"/> Read the following scenario to the students. Encourage the students to write at least five action steps in the response to Mariah.</p> <p><i>Quick! Take out a sheet of paper and number down the side 1-5, skipping every two or three lines.</i></p> <p><i>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 (again!) and not allow her to ever have a credit card.</i></p> <p><i>Free write for five minutes on what you would tell Mariah to do now that she has discovered that her credit card is missing. Focus on the steps she should take—don’t worry about spelling, grammar or punctuation. Try to come up with at least five actions.</i></p>	<p>STUDENT GUIDE Pages 37-38</p> <p>SLIDES 8 – Be on the Lookout 9– Take Action</p> <p>ACTIVITY Internet Info Sheet: Action Plan for Fraud</p>

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	<p><input type="checkbox"/> If you see a few students unable to write a single step, tell them to focus on the empathetic things they could do for Mariah as a friend. Examples: Help her trace her steps, track her purchases online to see the last place she used it, listen to her openly and without judgment, etc.</p> <p>ALTERNATIVE: If students are older, and the majority have a debit or ATM card, have them do this activity from their own perspective. Students can substitute “cellphone,” “PDA” or “parent’s credit card or ATM card” if they don’t have a credit card or ATM card of their own and can’t hypothesize this situation.</p>	
<p>5. Put up your own shield to protect yourself from identity fraud. Plan action to protect your personal information.</p>	<p>PROCEDURES <span style="float: right;">In-class or out-of-class assignment</span></p> <p><input type="checkbox"/> [Slide 10] Assign students to create a checklist they will use as a guide to protect their personal data from identity fraud. Arrange a date for students to report back on their progress to carry out the actions.</p> <ul style="list-style-type: none"> <li>▪ Create a checklist of at least five actions you will take, starting now, to protect your personal data.</li> <li>▪ Over the next week, document evidence of your actions.</li> </ul>	<p>SLIDE 10 – Challenge</p>
<p>EXTENSION</p> <p>Host a “Protect Your Identity Day” for parents and community members.</p>	<p>PROCEDURE <span style="float: right;">In-class or out-of-class assignment</span></p> <p>Encourage the students to organize and host an event to generate awareness for Identity Theft protection. Preview the Federal Trade Commission’s event planning toolkit, <a href="http://www.consumer.ftc.gov/articles/pdf-0103-protect-your-identity-talking-points.pdf">www.consumer.ftc.gov/articles/pdf-0103-protect-your-identity-talking-points.pdf</a>.</p> <p>NOTES: The third week in October is National Protect Your Identity Week, and many consumer protection agencies hold local awareness events and workshops. Contact the better Business Bureau (<a href="http://www.bbb.org/us/secure-your-id/">www.bbb.org/us/secure-your-id/</a>) or the National Foundation for Credit Counseling (<a href="http://www.protectyouridnow.org/index.cfm">www.protectyouridnow.org/index.cfm</a>). The Federal Trade Commission sponsors National Theft Awareness Week in January, (<a href="http://www.consumer.ftc.gov/features/feature-0029-tax-identity-theft-awareness-week">www.consumer.ftc.gov/features/feature-0029-tax-identity-theft-awareness-week</a>). These types of awareness campaigns would be equally appropriate for National Financial Literacy Month (April). Consider a collaborating with a local library.</p>	<p>ACTIVITY</p> <p>FTC’S Protect Your ID Event Toolkit</p>
<p>TAKING IT HOME</p> <p>Test your family’s ID theft savvy by playing the Identity Theft Face Off game.</p>	<p>PROCEDURE <span style="float: right;">Out-of-class assignment</span></p> <p>NOTES: Encourage the students to complete the Identity Theft Face Off game provided by the Federal Trade Commission (<a href="http://www.consumer.ftc.gov/media/game-0005-id-theft-faceoff">http://www.consumer.ftc.gov/media/game-0005-id-theft-faceoff</a>).</p>	<p>ACTIVITY</p> <p>Computer Internet access</p>

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<b>TAKING IT HOME</b> Check your online privacy settings at home.	<b>PROCEDURE</b> <span style="float: right;">Out-of-class assignment</span> <input type="checkbox"/> Assign students to check their computer security at home or on their laptops. This is an opportunity to review the school policies regarding computer use.	<b>ACTIVITY</b> Task Safe and Secure
<b>FURTHER STUDY</b> Read and analyze the Consumer Bill of Rights released February 2012, entitled, "Consumer Data Privacy in a Networked World: A Framework for Protecting Privacy and Promoting Innovation in the Global Digital Economy."	<b>PROCEDURE</b> <span style="float: right;">Out-of-class assignment</span> <b>EXTENSION:</b> More advanced students can read and analyze the Consumer Bill of Rights released February 2012, entitled, "Consumer Data Privacy in a Networked World: A Framework for Protecting Privacy and Promoting Innovation in the Global Digital Economy." <a href="http://www.whitehouse.gov/sites/default/files/privacy-final.pdf">www.whitehouse.gov/sites/default/files/privacy-final.pdf</a> . <b>NOTES:</b> Partner with your computer instructor or school IT staff for helpful materials, tips and websites. Consider inviting this person into your classroom to answer student questions. <b>RESOURCES:</b> <ul style="list-style-type: none"> <li>■ NPR story, "Online Privacy Acts No. 1 Principle Is Individual Control" available in print or as audio file: <a href="http://www.npr.org/blogs/thetwo-way/2012/02/23/147281055/online-privacy-acts-no-1-principle-is-individual-control?sc=emaf">www.npr.org/blogs/thetwo-way/2012/02/23/147281055/online-privacy-acts-no-1-principle-is-individual-control?sc=emaf</a></li> <li>■ PC Privacy and Security Assistance (Microsoft): <a href="http://www.microsoft.com/security/default.aspx">www.microsoft.com/security/default.aspx</a></li> <li>■ Apple Privacy and Security Assistance (scroll down the screen): <a href="http://www.apple.com/safari/features.html#security">www.apple.com/safari/features.html#security</a></li> <li>■ Facebook: <a href="http://www.facebook.com/help/privacy">www.facebook.com/help/privacy</a></li> <li>■ MySpace: <a href="http://www.myspace.com/pages/privacysettings">www.myspace.com/pages/privacysettings</a></li> <li>■ Twitter: <a href="https://twitter.com/privacy">https://twitter.com/privacy</a></li> <li>■ Skype: <a href="http://www.skype.com/intl/en-us/security/online-safety/">www.skype.com/intl/en-us/security/online-safety/</a></li> </ul>	<b>ACTIVITY</b> Internet

**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.