



# Privacy Please: Protecting Your Identity

## LESSON 7: TEACHER'S GUIDE

On any given day, students might swipe their debit cards, purchase and download a movie to their cell phones, or order a new product online. While they may do these things without a second thought, identity thieves know just the right moves to capitalize on their everyday actions. This lesson helps students understand the ways they are susceptible to identity theft by evaluating ramifications and assessing courses of action.

**Topic:** Identity Theft

**Time Required:** 70 minutes

### SUPPLIES:

- “Deter Detect Defend: Avoid ID Theft” at [practicalmoneyskills.com/HS3](http://practicalmoneyskills.com/HS3)
- Notebooks
- Computers or tablets
- Computer speakers & projector
- Internet access
- Notebooks
- Student activity sheets (2)

### PREPARATION:

- Copy student activity sheets
- Review websites in the lessons
- Load the FTC video

### STUDENT ACTIVITY SHEETS:

#### **Road to Recovery: Protecting Your Identity**

Students will determine the steps for recovering from identity theft.

#### **Fighting Fraudulent Charges**

This activity helps students practice writing a letter of dispute.

### LEARNING OBJECTIVES:

#### *Students will...*

- Discover which institutions can have access to a social security number
- Understand the ramifications of identity theft
- Explore how to rectify a case of identity theft

### STANDARDS:

#### *Jump\$tart Standards:*

- Financial Responsibility Standard 6

#### *Common Core ELA Anchor Standards:*

- Writing: Research to Build and Present Knowledge
- Speaking and Listening: Comprehension and Collaboration
- Language: Vocabulary Acquisition and Use
- Speaking and Listening: Presentation of Knowledge and Ideas



**Essential Question***“How can I protect my identity?”***Investigate: Privacy Matters**

[Time Required: 10 minutes]

1. Begin by asking students to reflect in their notebooks about a time when they (or a friend) have shared passwords for online accounts, such as Facebook and e-mail, with friends or boyfriends/girlfriends. Why did they decide to share their passwords? What are the risks involved? Did they have any qualms about sharing private information? Why/why not?
2. Invite students to share their thoughts with the class, and then write the words **identity**, **privacy** and **theft** on the board. Have students reflect on what these words mean in relation to their own lives. Have their identities ever been compromised? Have they ever been victims of theft? How did those experiences make them feel?

**Student Preparation: The Risks of Identity Theft**

[Time Required: 20 minutes]

3. Using student stories as a starting point, discuss the risks involved in sharing personal information. How does privacy play a role in identity theft? What are some financial risks involved with identity theft? What are the dangers in sharing a Facebook password? What about sharing a bank or ATM password? What information should be kept private and what is okay to share with others? Why is it risky to share personal information even with someone you know?
4. Share the Federal Trade Commission's video "Deter Detect Defend: Avoid ID Theft" at [practicalmoneyskills.com/HS3](http://practicalmoneyskills.com/HS3).
5. Next, discuss tips from the video on deterring, detecting and defending one's identity. What can you do to protect yourself from identity theft? What are some of the common ways identity thieves get your private information? What are preventative measures you can take if you think your privacy has been compromised?

**TEACHER'S TIPS****What is the Essential Question?**

The Essential Question is designed to “hook” the learner, promote inquiry and engagement with the lesson, and allow students to exercise problem-solving abilities. It addresses a larger concept, does not have a right or wrong answer, and requires higher-order thinking skills.

**Extension Activity:**

Ask students to compile a tip sheet with ideas on how to deter, detect, and defend their identities, and share their tips with other students in the class.

**Link to Lesson 6:**

Already covered **Lesson 6**. Remind students of the significance of their credit scores and that identity theft can often compromise them. Or, use **Lesson 6** as a follow-up activity to this lesson.

6. Review instances when students will be asked to share personal information (like their social security numbers), such as when filling out paperwork for a new job, filing tax returns, applying for a student loan or obtaining a driver's license. Explain that if someone asks for your social security number and you're not sure if it's okay to give it out, you should always evaluate the situation by asking why they need it and how it will be used.
7. Ask students to think about other institutions that may ask for their personal information and discuss when it is okay to share. For example, if a bank asks you for your social security number when you open a new account, is it okay to give it to them? If you order clothes online and the store asks you for your social security number, should you provide it? Why or why not? If you get an e-mail from someone you don't know asking to verify your identity by responding with your social security number, what should you do?

### Challenge: Take Action

[Time Required: 30 minutes]

8. Have students form groups of four (if possible), and distribute the student activity sheet **Road to Recovery: Protecting Your Identity**.
9. Ask each group to brainstorm a scenario in which one's identity could be compromised (e.g., stolen ATM card, telephone/e-mail scams, missing mail, stolen password, etc.) and what action steps they should take to repair their identity. Students can research potential threats and steps needed for recovery at [ftc.gov](http://ftc.gov) and [OnGuardOnline.gov](http://OnGuardOnline.gov).
10. Invite groups to share their scenarios and action steps with the class. Encourage students to evaluate and debate the different steps each group presents.
11. Help students to see the importance of notifying parties in writing (i.e. credit card companies, banks, etc.) to put a hold on accounts and to always create a paper trail.
12. Distribute the activity sheet **Fighting Fraudulent Charges** and inform students that they will now get a chance to put one of the steps into action by writing a letter of dispute. Invite students to share their letters with the class.



#### TEACHER'S TIPS

##### Extension Activity:

Ask students to research instances when it is acceptable or unacceptable to give out a social security number, and add their findings to a tip sheet for deterring, detecting and defending identity theft. Students can learn more at [ssa.gov](http://ssa.gov) and [privacyrights.org](http://privacyrights.org).

##### Create Tip Sheets:

As students conduct research on how to resolve identity theft, ask them to compile a list of organizations that can help them on their journey. Then add their lists to a tip sheet on deterring, detecting and defending one's identity.

##### Time Saver:

Tight on time? Assign the activity sheet **Fighting Fraudulent Charges** as homework and discuss it during the following class period.

## Reflection

[Time Required: 10 minutes]

Ask students to reflect in their notebooks about how they would react if they witnessed someone's identity being compromised. For example, give students the following scenario: Your friend tells you she just gave her boyfriend her email password, which also happens to be the same as her Facebook, debit card and computer passwords. While you're happy she is so happy, you realize that she could be at risk of sharing too much. What do you do? Write a brief story chronicling how you would react and what you might tell your friend about sharing personal information.



### TEACHER'S TIP

#### What is the Essential Question?

The Essential Question is designed to "hook" the learner, promote inquiry and engagement with the lesson, and exercise problem-solving abilities. It addresses a larger concept, does not have a right or wrong answer, and requires higher-order thinking skills.





# Road to Recovery: Protecting Your Identity

## LESSON 7: ANSWER KEY 1

1. Place a fraud alert on your credit reports and request your reports from the three reporting agencies in order to see whether there have been fraudulent charges.
2. Close any accounts you are concerned may have been compromised or tampered with, or any new accounts that have been fraudulently opened.
3. File an identity theft complaint with the Federal Trade Commission to ensure that you receive certain protections.
4. File a report with your local police or with the police in the community where the identity theft took place.