



Part 2, Module 10: Identity Theft

Lesson Overview:

The purpose of this lesson is to help students understand how identity theft can occur, ways to protect themselves from identity theft, and resources to consult when they suspect they've been a victim of identity theft.

As a result of this lesson, students will:

- Have a better understanding of how to deter and detect identity theft
- The basic steps to take if they believe they have become a victim of identity theft

Materials you will need to teach this lesson include:

- The “Deter, Detect, Defend: Avoid ID Theft” available at: <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt01.pdf>
- Pamphlets may also be ordered at <http://bulkorder.ftc.gov/>
- Notecards filled out with various statements provided in this lesson plan

Students will Need:

- Note cards prepared by teacher
- A pen or pencil

Instructions:

The pamphlet is organized into three sections:

1. How to “deter” identity theft, basic safe practices.
2. How to “detect” identity theft by carefully reviewing financial statements and credit reports.
3. Initial steps to take to “defend” against suspected or actual identity theft.

Print the table on the following page. Cut up and separate the statements so that they are individually prepared for students. Do not include information on which column, “Deter” “Detect” or “Defend”, the statement belongs under. For example one paper would say, “Shred financial documents.” (this is from the Deter column). Another would say “Place a fraud alert on your credit reports” (this is from the Defend column). All cards should be put in a box. On the board, write “Deter”, “Detect”, and “Defend”. Have students draw a card from the box, read it, and tape it to the board under the column in which they think it belongs. Go through the statements with the class and ask them if they think the statement is something they need to do to “Deter”, “Detect”, or “Defend” themselves from ID theft, if the statement is in the correct location, or if it should be moved.



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Homework Assignment:

Students could find real world examples of identity theft in the newspaper, on the internet, or in magazines and reflect on, or discuss, the serious problems it causes for individuals and society as a whole.

Variations on this lesson:

If the class has more than 33 students in it (the number of statements prepared), the instructor can create additional false statements to include in the box in which students draw from. They may have the option of posting their answers under a “false” category on the board if they don’t think the statement fits. For example, “Once you are old enough to get a credit card on your own, at age 21, you should start checking your credit history.” This answer would be false, because you should start checking your history as soon as possible to make sure you haven’t been the victim of identity theft.



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Deter	Detect	Defend
Shred financial documents	Be alert to bills that do not arrive as expected.	Place a “fraud alert” on your credit reports.
Shred paperwork with personal information	Be alert to unexpected credit card or account statements.	Inspect all 3 credit reports you obtain from placing a fraud alert to see if there is anything you don’t recognize.
Don’t carry your Social Security card in your wallet	Be alert to denials of credit for no apparent reason.	If you find a fraudulent account, contact the security or fraud department of that company.
Don’t write your Social Security number on a check.	Watch for calls or letters about purchases you did not make.	File a police report to establish proof of the crime.
Ask to use another identifier before giving out your Social Security number if necessary.	Watch for charges on your financial statements that you don’t recognize.	File a report with the Federal Trade Commission if you have been the victim of identity theft.
Don’t give out personal information on the phone unless you know who you are dealing with.	Inspect your credit report.	Fill out an affidavit to support any written statements you submit if you are the victim of identity theft.
Don’t give out personal information over the internet unless you know who you are dealing with.	If you see accounts you don’t recognize, contact the credit reporting company and the information provider.	Keep summary records of important phone conversations you have about documents regarding identity theft.



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Deter	Detect	Defend
Avoid disclosing personal financial information while using public computers or wireless internet connections.	Contact the credit reporting company if you see an address on your credit report that you don't recognize.	Ask for verification from security or fraud departments that any disputed accounts have been dealt with and the fraudulent debts discharged.
Don't click on links sent in unsolicited emails.	Obtain a copy of your free credit report every 12 months.	
Use firewalls to protect your computer.		
Use anti-spyware to protect your computer.		
Use anti-virus software		
Don't use an obvious password for sensitive information.		