

Semester Course 6.5 Identity Theft

Student Activity Packet
UNIT: MANAGING CREDIT

Name:

In this lesson, you will learn to:

- Understand different types of identity theft and how they might occur
- Take steps to identify and prevent personal identity theft
- Explain actions to take if they become a victim of identity theft

RESOURCES	QUESTIONS
A Cyber Privacy Parable	
What percent of minors (und	er 18 years of age) have had their identity stolen?
Identity Theft Targeted at Kids At this point, you may be thinking, "I get that ID theft is something that's becoming more prominent in our societybut I'm too young for this happen!". Think again! Watch this video to learn about child identity theft and answer the questions.	 How has identity theft impacted Olivia's life? What steps can your family take to make sure your personal information is safe? Why do you think children are ideal targets for identity theft?
2 Discussion Prompts Discuss this question with your classmates or with a partner.	Estimated time: 5 mins In 2015, 13.1 million Americans were the victims of identity theft. As a result, identity thieves were able to steal almost \$15 billion that year. 1. Why do you think identity theft is so common and so profitable for thieves?
3 Discussion Prompts Write your responses to the questions. Then, share what you wrote with your classmates or a partner.	 Estimated time: 5 mins 1. How do you currently share your personal information, if at all? (Think about who you typically talk to, what you post on social media, etc.) 2. Do you know of anyone who has had their personal information stolen? Who was it and what was their experience like?

4	Reference: Types of Financial Pitfalls In this lesson, we'll be focusing on a growing concern many Americans have - identity theft. Note any questions you have about ID theft and then move onto the next resource.	Estimated time: 2 mins
5	Unisys Security Index Review this infographic about American security concerns, and then answer the questions at right.	 What are the highest areas of concern? Why do you think these are highly rated concerns? According to this resource, US consumers are concerned about becoming victims of ID theft. Why do you think this is such a prevalent concern?
6	COMPARE: Types of Identity Theft Given that identity theft is so common, it's important to understand the types of ID theft to watch out for and how the theft typically occurs, so that you can be vigilant. Follow the directions on this worksheet to complete the activity. Choose three types from part one (split room in half) and discuss part two. Be ready to share. Article 6 Types of Identity Theft, by McAfee	Estimated time: 12 mins
7	Is My Identity Safe From Hackers? So, what exactly is ID theft and how can it impact you? Watch this video to find out. Then, answer the questions. Start at 1:07.	 In a few sentences, explain how identity theft can impact a person's life. Provide two examples that illustrate how time consuming it can be to undo ID theft damage.
		3. What can you do to protect your personal information?

How Identity Theft Occurs

Read the section in this article with the heading <u>How Does Identity Theft Happen?</u> to learn about ways your personal information might be stolen.

Estimated Time: 8 mins

Estimated time: 15 mins

Estimated time: 5 mins

8 Earl Information Steal Credit Card Information

As the previous resource showed, credit card fraud is the #1 type of ID theft that occurs. Read this article that identifies five different ways your credit card (or debit card) information can be stolen. Then, answer the questions.

- 1. Which of the five strategies most surprised/concerned you? Why?
- 2. Why do you think it is difficult to know if your card information has been stolen immediately after it's been taken?
- 3. The article recommends you take several steps to protect your information. Which step(s) can you implement today or tomorrow?

9 Phone Tap: Shop Til You Drop All Your Info

Keeping your personal information confidential is one of the most important ways you can prevent ID theft. Listen to this radio show excerpt in which the host poses as a rep from a clothing company and tries to convince a young woman to divulge her financial information. Then, answer the questions.

- 1. What sensitive information did Samantha reveal?
- 2. What tactics did Jubal, the host, use to persuade her to give up this sensitive information?
- 3. What questions do you think Samantha should've asked during this phone call?
- 4. Have you ever been in a similar situation? How did you react?

10 Protecting Yourself from Identity Theft

There are many proactive steps you can take to minimize the risk of your personal information being stolen. Watch this video and then answer the questions at right.

10 ways to avoid being the victim of identity theft

- 1. Think about how you currently use your smartphone and social media. What actions can you take to protect your information more securely?
- 2. Most of the steps recommended in the video are fairly easy to do. Why, then, do you think a lot of people fail to do them?
- 3. Based on this video, what other steps do you need to take to protect yourself from identity theft?
- 4. In your opinion, what are the top 3 things everyone should do to protect their identity?

Estimated time: 5 mins 77 10 Steps to Recover if Your **Identity is Stolen** As you've seen throughout this lesson, ID theft is quite common. If it Review this list of steps you happens to so many Americans, why do you think cleaning up the effects can follow if you become a is so time-consuming and difficult? victim of identity theft or fraud. Use it to answer the 2. Pay close attention to item #3 on the list, which says you will questions at right. automatically have access to each credit bureau's credit report after you report the ID theft. What would you recommend as appropriate follow-up in the months and years afterwards? Estimated time: 5 mins 12 Exit Ticket ADD? → IF ADDED CHANGE LINKED ABOVE Follow your teacher's directions to complete the Exit Ticket. **INTERACTIVE: Terms and** We might play this game if time allows. **Conditions Game**