

CDFS 600 – Module Assignments Lesson Plan

List which Module this lesson plan covers: Module 4

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Time Allotment: 1 class period

Grade Level or Target Audience: Grades 10-12

ND Standards Competencies: Economics 12.3.2; Social Studies 12.3.2; Consumer and Family Resources 2.1, 2.2, 2.3, 2.4, 2.5; Family and Consumer Sciences 2.1.1, 2.1.2, 2.4.1, 2.5.2

Economics Standards:

12.3.2 Understand how major economic forces and institutions influence individual decisions of producers, consumers, and investors

Social Studies Standards:

12.3.2 Understand how major economic forces and institutions influence individual decisions of producers, consumers, and investors

Consumer and Family Resources

2.1 Demonstrate management of individual and family resources

2.2 Analyze the relationship of the environment to family and consumer resources

2.3 Identify consumer rights and responsibilities

2.4 Describe interrelationships between consumer actions and the economic system

2.5 Demonstrate management of financial resources to meet the goals of individuals and families across the life span

Family and Consumer Sciences standards:

2.1.1 Apply management and planning skills and processes to organize tasks and responsibilities

2.1.2 Apply decision making skills regarding: food - safety and nutrition; clothing – purchasing, creating and maintaining; housing – furnishings; services – health care, child day care; leisure activities; transportation; technology; media

2.4.1 Explain individual and family roles and actions in the economic system (e.g. dual career families, spending vs. saving, credit, etc.)

2.5.2 Apply management principles to individual and family financial practices (e.g. coupons, sales flyers, impulse spending, etc)

Key Economic Concepts: Identity Theft

Brief Description: Identity Theft – How it happens, how to prevent it, what to do if it does occur

Learner Objectives: Upon completion of this lesson, students will be able to:

- Develop skills necessary to prevent identity theft.
- Understand how identity theft can ruin financial resources.
- Develop skills necessary to prevent the theft of credit cards.
- Understand how stolen credit cards are used illegally.
- Develop the skills necessary to limit losses incurred by fraudulent use of credit cards.
- Develop the skills necessary for safe use of credit cards on the internet.

Introduction: Ask students to look through wallets, purses, backpacks, etc and find all of the information which tells something about who they are. On board, compile list of information categories students found (name, address, phone numbers, credit cards numbers, receipts, drivers license number, insurance card, social security number, paycheck stubs, banking information, etc)

Materials Needed: Personal wallets and purses to look through for identification information

Audio/Visual Equipment Needed: Laptop and multi-media projector for PowerPoint

Lesson Outline: After compiling list, discuss ways this information could be used fraudulently. Discuss what is Identity Theft, and what do students know about how to prevent it. (Many students will bring up television commercial series, where person is obviously speaking in someone else's voice, and they have been victim of Identity Theft) Go through Identity Theft PowerPoint

Resources: Montana State Family Economics & Financial Education curriculum: Identity Theft PowerPoint, Protecting Your Identity Worksheet, Identity Theft Scenario cards (Available at www.familyfinance.montana.edu/ - you will have to set up an account and log-in, but there is no charge)

Activities: Divide students into small groups. Give each group one Identity Theft Scenario question card, and have them discuss what to do in that situation. After discussion, have each group report back to the class.

Application/Assignment: Assign the Protecting Your Identity Worksheet

Evaluation Plan: Group discussion, and worksheet