


Section 4—Consumer Issues and Education

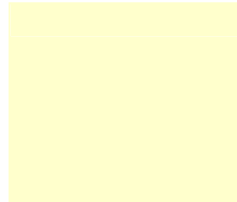
Title of Lesson/Subject: *Identity Fraud 10*

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Time Allotment:	One, 55 minute period
Grade Level:	10 th -12 th graders
ND Standards and Competencies:	2.0 – Evaluate management practices related to the human, economic, and environmental resources 2.3 – Identify consumer rights and responsibilities
Key Economic Concepts:	Identity theft awareness
Brief Description:	How can I best protect the money I've worked so hard to earn?" Students will address the issues of protection of their hard earned money.
Learner Objectives:	The student will... <ul style="list-style-type: none"> • Identify ways consumers can protect themselves from fraud. • Demonstrate effective strategies to deal with a consumer complaint. • Identify ways consumers can protect themselves from identity theft.
Introduction:	What is Identity Theft?
A crime in which the thief wants to become you. A thief steals your identity by getting access to key pieces of private information, enabling him or her to then charge purchases on your credit account, cash your checks, take all the money from your savings accounts, obtain loans, open new credit accounts, rent an apartment, buy a car, apply for a job – all in your name.	 <p>The icon is a yellow square with a black border. At the top, it says 'Educational Tools' in black text. Below that, the word 'Discussion' is written in red. At the bottom, there are two green silhouettes of people sitting at a table, representing a discussion or meeting.</p>
Materials Needed:	Worksheets and quizzes from the Internet resource – Practical Money Skills for Life/Teacher Resources Website at: www.practicalmoneyskills.com Computers and printers

Lesson Outline:

- Discussion on the term “identity theft.”
- Discuss sources and uses of personal information.
- Discuss the social security numbers and how to keep them safe.
- Outline other information that the thief may want to access.
- Test

**Resources:**

Practical Money Skills for Life/Teacher Resources
Community Resource – Financial Institution at:
www.practicalmoneyskills.com

Activities:

- Define identity theft and warn students that it is a growing problem.
- Discuss sources and uses of personal information and the advantages and disadvantages to them as consumers.
- Talk about the general concept of privacy and then define it as it relates to information. Tell students that information privacy is especially important in the information age when computer systems record and store a lot of information about consumers and their activities. Remind the students that access to information today offers many benefits to consumers but also threatens their privacy.
- Talk about students’ social security numbers: what they are, how they are used, and the privacy dilemma they create. Discuss precautions students can take to keep their social security numbers safe.
- Outline the key types of information that an identity thief wants access to and identify steps that students can take to protect themselves from identity theft. (overhead 9-4a)

Educational Tools

Discussion

**Application /Assignment:**

Students will discuss identity theft and how to protect their private information.
Students will discuss which information needs to be kept safe.
Students will discuss what to do if information gets into the hands of someone who is not entitled to the information.

1. Information to protect:
 - Social Security number
 - bank account numbers
 - credit card account numbers
 - PINs and passwords
2. How to protect it:
 - Don't carry more credit or debit cards than you need in your wallet.
 - Store your Social Security card in a safe place at home, not in your wallet or car.
 - Don't have your driver's license or Social Security number

Educational Tools

Overhead 9-4
(PDF)

protect yourself from
identity theft



- pre-printed on checks.
- Take credit card receipts after making a purchase and file or dispose of them carefully.
 - Tear up pre-approved credit card offers you receive in the mail before disposing.
 - Don't give personal or financial information such as your credit card or checking account number over the phone unless you initiated the phone call and know how the information will be used.
 - Pick up new checks from the bank instead of having them sent to your home.
 - Don't put personal or financial information on your computer home page or personal computer profile.
 - Always check your credit card statements and phone bills for any charges you don't recognize.

Evaluation: Testing

lesson 9 quiz: protecting yourself from identity theft

You may choose to either [print the quiz](#) (PDF) to hand out in class, or allow your students to take the [quiz online](#) from the corresponding student section.

