

Section 4—Consumer Issues and Education

Title of Lesson/Subject: *Identity Theft 5/Financial Literacy*

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Contact Information

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Time Allotment: Four or five 50-minute class periods

Grade Level/Target Audience: Grade 11/12--high school

ND Standards Competencies: Identify consumer rights and responsibilities

Key Economic Concepts: Learn the facts surrounding the subject of identity theft.

Brief Description:

What is identity theft, how to prevent identity theft, and what to do if your identity is used, are issues that would be covered in this unit.

Learner Objectives:

In this lesson students will understand what identity theft is and how to prevent it from happening to them.

Materials Needed:

- Attorney General fact sheet on identity theft (create copies for students)
<http://www.ag.state.nd.us/Brochures/FactSheet/IdentityTheft.pdf>
- Useful website for students to gather more information:
Federal Trade Commission <http://www.consumer.gov/idtheft/>
- Students need notebooks to take notes/paper for activities

Audio/Visual Equipment Needed:

Computers connected to the Internet and software available for student project

Lesson Outline:

To Say: One of the fastest growing crimes today is identity theft. In this unit we will look at what identity theft is, why people try to steal your identity, what they do when they have acquired this important information from you, and how you can help prevent your identity from being stolen.

To Do: Students look through the Federal Trade Commission website on the subject of identity theft: <http://www.consumer.gov/idtheft/> (Allow 10 minutes)

To Do: Explain the notes to students on the overhead from the Attorney General fact sheet on identity theft found on the website:

<http://www.ag.state.nd.us/Brochures/FactSheet/IdentityTheft.pdf> (Allow 25 minutes)

Cover concepts such as:

- What is Identity Theft?
- How Identity Thieves Steal Your Information
- How to Protect Yourself from Identity Theft
- What to do if Your Identity is Stolen
- Contact Information for Credit Bureaus

To Say: I have given you the handout from the North Dakota Attorney General's website on identity theft and we have taken notes from that information. You have also read information from the Federal Trade Commission website on identity theft. Now I would like you to find 2 more websites of your choice that deal with identity theft. You should take notes and research this information carefully. After your research is complete I would like you to organize your information. The next step in this unit is to take all the information you have gathered on identity theft and design a brochure that could be used by a victim of identity theft. This brochure should include the information we have talked about in class along with anything else that is important that you found in your research. The brochure will be a combination of the handout and 3 websites that you used in your research.

In the Following Class Periods:

Students are now given time the next 2-4 class periods to research and design their brochure project. Cite resources (websites?)—good practice!!!

Resources:

- Attorney General fact sheet on identity theft (create copies for students)
<http://www.ag.state.nd.us/Brochures/FactSheet/IdentityTheft.pdf>
- Useful website for students to gather more information:
Federal Trade Commission <http://www.consumer.gov/idtheft/>
- Other websites instructor would recommend, or Google it

Activities:

- Note taking and class discussion
- View websites on identity theft
- Students create a brochure that could be used by a victim of identity theft

Application/Assignment:

- Students create their own brochure that could be used for individuals of identity theft.
- This method of creating this type of project will incorporate the students' computer skills along with their understanding of identity theft.

Evaluation Plan:

Students will hand in a copy of their brochure. Students will be evaluated on completeness and accuracy of the identity theft topic. Students will also be evaluated on the concepts on the test at the end of the unit on consumer issues.