

Section 4—Consumer Issues and Education**Title of Lesson/Subject:** *Identity Theft 8***Prepared by:** LaRee Misek**Contact Information****E-mail address:** laree.misek@sendit.nodak.edu**Time Allotment:** 2 - 3 class periods**Grade:** Grades 10-11**ND Standards Competencies:****Key Economic Concepts:** Identity Theft, ways to commit it and ways to prevent it.**Brief Description:**

Identity theft will be defined. Ways to commit identity theft and preventions for identity theft will be discussed.

Objectives:

- To define identity theft.
- To understand how identity theft can destroy your credit history.
- To know how to protect yourself against identity theft.
- To know who to contact in case you are a victim of identity theft.

Introduction:

The fastest growing consumer crime is identity theft. A criminal can literally take on your identity. He/she can use your identity and good credit reputation to take out a loan, open credit accounts and make purchases.

Materials needed

- Internet access
- Identity theft brochure from the Attorney Generals Office
- Pencil/Pen

AV Equipment:**Lesson Outline:****Day 1 - -Do an Internet search.**

Do a Google search: type in “identity theft.” Find answers to the following questions:

1. What is identity theft?
2. What are the most common ways used to commit identity theft? (Name 3)
3. How can you prevent identity theft?
4. What kind of information needs to be protected?
5. Find an example of identity theft crime.

6. If you are a victim of identity theft, what steps do you need to follow to report it.

Day 2 – Discuss the results of the questions.

Define identity theft.

Identity theft is when someone steals personal and financial information, such as your name, social security number, or account number and uses the information to open credit accounts in your name, get a loan in your name, open bank account in your name and commit crimes resulting in warrants being issued in your name. (indicate that it is a growing problem)

Talk about the general concept of privacy and then define it as it relates to information.

Information privacy is especially important in the information age when computer systems record and store a lot of information about consumers and their activities. Access to information today offers many benefits to consumers but also threatens their privacy.

Talk about students' social security numbers.

What they are:

- Used as a personal identification

How they are used:

- Originally used to identify personal tax collection and SS benefit payment accounts
- Now used for record-keeping purposes for many institutions
- Used in relationship to bank accounts, credit reports, drivers licenses , tax records

Privacy dilemma they create:

- Precautions students can take to keep their social security numbers safe.

Name key types of information that an identity thief wants to access.

- Social security number
- Bank account numbers
- Credit card account numbers
- PINs and passwords

Steps to take to protect yourself from identity theft.

Keep information private:

- SSN, bank account numbers, credit card account numbers, PIN and passwords
- Only keep cards you need in your wallet
- Keep your SSN in a safe place
- Don't have driver's license or SSN 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
- Don't give private information over the phone unless you placed the call

- Pick up new checks from the bank
- Don't put private information on you computer
- Check your credit card statements and phone bills carefully
- Once a year, get a copy of your credit report
- Stop delivery of pre-approved credit cards to your mailbox
- Buy a shredder and shred all receipts and identification documents

What are the most common ways to commit identity theft?

- Shoulder Surfing (watching you from a nearby location)
- Dumpster diving (going through your garbage can to obtain copies of your checks, credit cards or bank statements)
- Respond to spam unsolicited E-mail that promises them some benefit

What steps do you need to assert your rights?

- File a report with your local law enforcement agency
- File a report with the Attorney General's office
- Report the fraud to one of the credit bureaus
- Close accounts that have been tampered with or opened fraudulently

Day 3 – Quiz – Protecting yourself from identity theft (attached)

Quiz – Protecting yourself from identity theft

Choose the correct answer:

1. Which of these numbers is commonly used as a personal identifier?
 - a. Checking account number
 - b. Social security number
 - c. Credit card number
 - d. Phone number

2. Which of the following would an identity thief most want to have?
 - a. Car keys
 - b. Jewelry
 - c. Credit card number
 - d. Cash

3. Who can a person safely give his/her social security number to?
 - a. A telemarketer
 - b. An employer
 - c. A grocery store clerk
 - d. None of the above

4. Which of these should not be kept in a person's wallet?
 - a. Social security card
 - b. Credit card
 - c. Debit card
 - d. Cash

5. Which of these should be torn up before they are disposed of?
 - a. Pre-approved credit offers
 - b. Bank statements
 - c. Credit card receipts
 - d. All of the above.