

Examining the statistics on fraud and identity theft

Students research the federal government's statistics on fraud and identity theft in the United States and in their state.

Learning goals

Big idea

Fraud and identity theft harm millions of Americans every year.

Essential questions

- What are the most common types of fraud and identity theft?
- How do fraud and identity theft pose a financial risk to me?

Objectives

- Explore the impact of fraud and identity theft
- Understand why it's important to protect yourself from fraud and identity theft

What students will do



- Research statistics about fraud and identity theft.
- Analyze the data to understand the impact of fraud and identity theft.

NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

KEY INFORMATION

Building block:

-  Executive function
-  Financial knowledge and decision-making skills

Grade level: Middle school (6-8), High school (9-12)

Age range: 11-19

Topic: Protect (Preventing fraud and identity theft)

School subject: CTE (Career and technical education), English or language arts, Math

Teaching strategy: Competency-based learning

Bloom's Taxonomy level: Understand, Analyze, Create

Activity duration: 45-60 minutes

National Standards for Personal Financial Education, 2021

Spending: 8-4, 12-2, 12-8, 12-9

Managing risk: 8-1, 8-5, 8-7, 12-11

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

Preparing for this activity

- While it's not necessary, completing the "[Exploring government agencies](#)" activity first may make this one more meaningful.
- Print copies of all student materials for each student, or prepare for students to access them electronically.
- Become familiar with the Federal Trade Commission's (FTC) Consumer Sentinel Network at <https://public.tableau.com/app/profile/federal.trade.commission/viz/FraudandIDTheftMaps/AllReportsbyState>.
- Secure access to computers or tablets and the Internet for students to research the FTC Consumer Sentinel Network.

What you'll need

THIS TEACHER GUIDE

- [Examining the statistics on fraud and identity theft \(guide\)](#)
[cfpb_building_block_activities_examining-statistics-fraud-identity-theft_guide.pdf](#)

STUDENT MATERIALS

- [Examining the statistics on fraud and identity theft \(worksheet\)](#)
[cfpb_building_block_activities_examining-statistics-fraud-identity-theft_worksheet.pdf](#)
- [The FTC Consumer Sentinel Network at https://public.tableau.com/profile/federal.trade.commission#!/vizhome/FraudandIDTheftMaps/AllReportsbyState](https://public.tableau.com/profile/federal.trade.commission#!/vizhome/FraudandIDTheftMaps/AllReportsbyState)
- Computers or tablets with Internet access

Exploring key financial concepts

Millions of Americans are victims of fraud or identity theft each year. Under federal law, identity theft happens when a person uses, or attempts to use, someone else's sensitive personal information to commit fraud.

The Federal Trade Commission (FTC) has two websites – [IdentityTheft.gov](#) and [ReportFraud.ftc.gov](#) – dedicated to collecting people's complaints if they've been the victim of fraud, identity theft, or other unfair or deceptive business practices. Although filing a complaint won't guarantee that their problem will be fixed, it can help the FTC and other agencies investigate and take enforcement actions.

TIP

Because fraud statistics, types of fraud, and consumer protection laws change, students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Tell students they'll research data about the damage caused by crimes related to fraud and identity theft.
- Read the "Exploring key financial concepts" section to students.
- Be sure students understand key vocabulary:
 - **Fraud:** An illegal act that occurs when people try to trick you out of your personal information and your money.
 - **Identity theft:** Using your personal information – such as your name, Social Security number, or credit card number – without your permission.
- Explain that information on the complaints collected by the FTC is made available to the public through an interactive, web-based data dashboard called the FTC Consumer Sentinel Network.
- Introduce students to the FTC Consumer Sentinel Network at <https://public.tableau.com/profile/federal.trade.commission#!/vizhome/FraudandIDTheftMaps/AllReportsbyState> and explain that they'll use this resource to complete the worksheet.
- Distribute the "Examining the statistics on fraud and identity theft" worksheet.

TIP

Visit CFPB's financial education glossary at consumerfinance.gov/financial-education-glossary/.

Individual or group work

- Determine whether you want students to work individually, in pairs, or in small groups.
- On the Consumer Sentinel Network, students will compare data from the earliest year shown to the most recent full calendar year. For example, if students were completing this activity in the fall of 2022, they'd need to use data from 2021.
 - They'll select the time period using the "Year" pull-down menu on the upper right corner.
 - Students should select the most recent full calendar year instead of this year, so that all four quarters of data are available.
 - To check whether they've selected a full year, students should make sure the "Quarter" pull-down menu says "All."
- The answers to the first five questions on the worksheet can be found within the infographic elements on the main page.

- Question 7 is a higher-order thinking skills question that asks students to reflect on the types of things that may have happened during the time span being examined that may have caused the changes in data they're seeing.
- Questions 8-9 ask students to interpret their own state's data. To do this, they'll need to use the map.
 - To begin, students can hover their mouse over the shape on the map that represents their home state.
 - Hovering will result in a pop-up window that provides the total number of "Fraud and Other Reports" as well as the "number per 100K population."
 - Note: Clicking on your state in the map will cause all of the dashboard data to reset for your state (instead of for the whole country).
 - To quickly compare their state's "Reports per 100K Population," they can look at how light or dark the color green is for their state.
 - They can compare the color to the key on the right side of the screen (between the blue box that reports "Total Fraud, Identity Theft, and Other Reports" and the "Fraud Facts" boxes).
 - For more specific data, they can hover over their own state and states nearby to compare these numbers.
- Students will then answer the reflection questions on their own.

Wrap-up

- Bring the class back together to share their answers and discuss what they've learned from analyzing the data.
- Ask volunteers to share their answers to the reflection questions.

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protection, including preventing fraud and identity theft. Suggested activities include "[Protecting yourself from identity theft](#)" and "[Protecting your Social Security number.](#)" The FTC's [IdentityTheft.gov](#) website also has useful resources for understanding, addressing, and reporting identity theft.

Measuring student learning

Students' responses on their worksheets and during discussion can give you a sense of their understanding. **Keep in mind that students' answers may vary, as there may not be only one right answer.** The important thing is for students to have reasonable justification for their answers.