

# Protecting yourself from identity theft

After watching a video about the dangers of identity theft, students will choose actions that will help protect their personal information.

## Learning goals

### Big idea

Identity theft harms millions of Americans every year.

### Essential questions

- What are the dangers of identity theft?
- What can I do to protect my personal information from being stolen?

### Objectives

- Define the dangers of identity theft
- Identify behaviors that will help keep your identity safe

### What students will do




- Watch a video about the dangers of identity theft.
- Read about how people steal personal information.
- Choose the actions that will help protect their personal information.

### 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 habits and norms
-  Financial knowledge and decision-making skills

Grade level: Middle school (6-8)

Age range: 11-14

Topic: Protect (Managing risk, Preventing fraud and identity theft)

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

Teaching strategy: Direct instruction

Bloom's Taxonomy level: Understand, Create

Activity duration: 45-60 minutes

#### National Standards for Personal Financial Education, 2021

Managing risk: 4-1, 4-2, 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 "[Acting out fraud](#)" or "[Composing songs and verse about fraud](#)" activities first may make this one more meaningful.
- Print copies of all student materials, or prepare for students to access them electronically.
- Preview the "Why Care About Identity Theft?" video on the Federal Trade Commission's (FTC) [consumer.gov](http://consumer.gov) website at [consumer.gov/articles/1015-avoiding-identity-theft](http://consumer.gov/articles/1015-avoiding-identity-theft) to familiarize yourself with the content.
- Set up your classroom to play the video for the whole class or arrange for students to have individual access.

### What you'll need

#### THIS TEACHER GUIDE

- [Protecting yourself from identity theft \(guide\)](#)  
[cfpb\\_building\\_block\\_activities\\_protecting-yourself-from-identity-theft\\_guide.pdf](#)
- Computer and a projector or smartboard

#### STUDENT MATERIALS

- [Protecting yourself from identity theft \(worksheet\)](#)  
[cfpb\\_building\\_block\\_activities\\_protecting-yourself-from-identity-theft\\_worksheet.pdf](#)
- The FTC's "[Why Care About Identity Theft?](#)" video at [consumer.gov/articles/1015-avoiding-identity-theft](http://consumer.gov/articles/1015-avoiding-identity-theft)

## Exploring key financial concepts

Millions of Americans are victims of fraud or identity theft each year. No matter where you live or how old you are, you may someday be affected by these crimes. Understanding what identity theft is and what you can do to protect your personal information is part of becoming financially literate.

Identity theft happens when a person uses, or tries to use, someone else's sensitive personal information to commit fraud. This could be a stranger or someone you know, even someone

### TIP

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Because the types of crimes and the laws about identity theft change, students should be encouraged to always look for the most up-to-date information.

in your own family. They could use your name and address, your phone number or email, your credit card or bank account numbers, your Social Security number, or other types of information that belongs to you. The people who steal personal information can harm you by buying things using your existing accounts such as bank or credit card accounts, or by opening new accounts while pretending to be you. The trouble is, because the creditors think you've made the purchases, those bills will affect you. Often, victims of identity theft don't even know that their identity was stolen until they find out that they have poor credit because of unpaid bills on accounts a thief opens and uses. Sometimes it can take a while to get the information about the thief's activities off your credit record. During the process of clearing your record, it can be hard to get a job, a loan, or a place to live. It's important to protect your identity so this doesn't happen to you. If your identity is stolen, the Federal Trade Commission's (FTC) website [identitytheft.gov](https://www.ftc.gov/identitytheft) can help you report the theft and recover from it.

## Teaching this activity

### Whole-class introduction

- Distribute the "Protecting yourself from identity theft" worksheet.
- Be sure students understand key vocabulary:
  - **Identity theft:** Using your personal information – such as your name, Social Security number, or credit card number – without your permission.
- Show students the FTC's "Why Care About Identity Theft" video at [consumer.gov/articles/1015-avoiding-identity-theft](https://www.consumer.gov/articles/1015-avoiding-identity-theft).
- Ask students to describe the risks in their own words on their worksheets.

#### **TIP**

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Visit CFPB's financial education glossary at [consumerfinance.gov/financial-education-glossary/](https://www.consumerfinance.gov/financial-education-glossary/).

### Individual or group work

- Ask students to work individually or with a partner to complete the worksheet.
- Students will first read the information on the worksheet about how to protect their identity.
- Then, students will review the "Avoiding identity theft" scenarios and choose the behavior that will help keep their identity safe.
- Students will then answer the reflection question.

## Wrap-up

Bring students back together to discuss the scenarios and explore ways to protect their identity.

## Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protection, including managing risk and preventing fraud and identity theft. Suggested activities include [“Protecting your identity online”](#) and [“Protecting your Social Security number.”](#) The FTC’s [identitytheft.gov](#) website also has useful resources for understanding and reporting identity theft.

## Measuring student learning

Students’ answers on their worksheets and during discussion can give you a sense of their understanding. This answer guide provides possible answers for “Protecting yourself from identity theft” worksheet. **Keep in mind that students’ answers may vary.** The important thing is for students to have reasonable justification for their answers.

## Answer guide

Scenario 1. You're creating a new social media password.

- Option A: You choose your birthday.
- Option B: You choose a random sequence of letters, numbers, and symbols.**

Explanation: **Use strong passwords. You should avoid using obvious passwords that thieves can easily guess.**

### NOTE

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Much of the information in this answer guide is from the FTC's [identitytheft.gov](https://www.ftc.gov/identitytheft.gov) website.

Scenario 2. You use social media to invite friends to a party.

- Option A: You send a private invitation to a select guest list.**
- Option B: On your public wall, you post your address, phone number, email, and your birthday so friends have what they need.

Explanation: **Avoid oversharing information on public websites. If you post too much information about yourself, an identity thief can find information about your life, use it to answer "challenge" questions on your accounts, and get access to your money and personal information.**

Scenario 3. You want to do some online shopping to buy back-to-school items you really need, but your computer at home is not working well.

- Option A: You go to the library and use a public computer to connect to the online store and buy what you need.
- Option B: After dinner, you use your mom's smartphone when you're both sitting on the couch in your living room.**

Explanation: **Public wi-fi or computers may not be secure. When sharing your credit card information, it is best to use your own computer, because it's easier for someone to steal your information from a public computer. If you must use a public computer, always remember these safety tips:**

- **Erase your browsing history.**
- **Don't save your login information on the computer.**
- **Don't leave the computer unattended with your personal information on the screen.**
- **Watch out for people snooping over your shoulder to get your personal information.**

Scenario 4. You're cleaning your room. You want to get rid of old documents you have in your desk. These documents include the results of your yearly physical from your doctor, your school report cards, and statements from your savings account.

**Option A: You go to the office supply store to shred the information.**

Option B: You throw out the information in your trash.

Explanation: **A thief might steal your mail or garbage to get your account numbers or your Social Security number. That's why it's important to keep your financial records and your Social Security and medical cards in a safe place, and then shred papers that have your personal or medical information.**