


 **BUILDING BLOCKS STUDENT WORKSHEET**

# Investigating types of fraud and identity theft

Millions of Americans are affected by fraud and identity theft each year. To help you protect yourself against these scams, it's helpful to learn to recognize the most common types of fraud and identity theft.

## Instructions

- 1 Review the common types of fraud and identity theft listed below.
- 2 Review the scenarios in this worksheet and determine the type of fraud or identity theft being committed. Write the correct letter from the list in the blank for each scenario.
- 3 Check your answers and be prepared to contribute to class discussion as you review each type of fraud or scam.

 To learn more about fraud and identity theft, take a look at these resources:

Consumer Financial Protection Bureau website:

<https://www.consumerfinance.gov/consumer-tools/fraud/>

Federal Trade Commission's (FTC) website:

<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>



## Choose from these types of fraud or identity theft

- |                                 |                            |   |
|---------------------------------|----------------------------|---|
| a. Mail fraud scam              | b. Imposter scam           | c. Phishing scam                          |
| d. Identity theft               | e. Wire transfer fraud     | f. Tax-related identity theft             |
| g. Spoofing                     | h. Foreclosure relief scam | i. Data breach followed by misuse of data |
| j. Elder financial exploitation | k. Romance scam            |   |

## Scenarios

1. You receive an email that encourages you to click a link and enter personal information, including your Social Security number and bank account number. The email looks official, but the sender's email address seems odd. What type of fraud is this?
2. You contact the IRS to ask for more time to file your taxes, but you find out that someone has already filed a tax return in your name. What type of fraud is this?
3. You receive a letter from an unknown company with a message that you've won a cash prize. To claim your prize, you'll need to send them your bank account information so they can deposit the money into your account. What type of fraud is this?
4. Your caller ID shows that a local number associated with the high school in your town is calling you. You answer and the person calling says they're raising money for a local sports tournament. You soon realize the caller is not actually with the school. What type of fraud is this?
5. You get a call from someone raising money for a charity. They ask you to wire money immediately because they have a critical and urgent humanitarian need. They get annoyed when you ask them for more information. What type of fraud is this?
6. You get a call from someone claiming to be with the sheriff's office. They say they need your personal information to update their neighborhood records. You quickly recognize they're not actually who they claim to be. What type of fraud is this?
7. Someone pretending to be you used your name and personal information to purchase a car. What type of fraud is this?

- \_\_\_\_\_ 8. Your grandmother has a neighbor who has gained her trust but has been secretly taking money from her bank account. What type of fraud is this?
- \_\_\_\_\_ 9. A hacker stole information from your credit card company, including your personal data, and used it to charge purchases to your account. What type of fraud is this?
- \_\_\_\_\_ 10. You receive a letter saying that your house is in foreclosure and will be taken by the bank unless you mail a check and your personal information immediately. You know you've been paying your mortgage on time. What type of fraud is this?
- \_\_\_\_\_ 11. You have a friend you met on a social media app. You have not met this friend in person, but you both seem to have much in common. Recently, your new friend started talking about how worried they are about their grandmother in another country. They have not mentioned having any relatives in other countries before. They ask you for a donation to help her escape the country. What type of scam is this?