**Partner Talk: Avoiding Identity Theft**

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word | | Example Sentence | | Partner Talk Sentence | |
| --- | --- | --- | --- | --- | --- |
| account | | I protect my bank account information. | |  | |
| arrested | | The identity thief was arrested. | |  | |
| arrive | | I read my account statements when they arrive. | |  | |
| avoid | | I want to avoid having my identity stolen. | |  | |
| bill | | Do you read your bills before you pay them? | |  | |
| carefully | | I read my account statements carefully. | |  | |
| charge | | An identity thief might charge things to your  credit card. | |  | |
| credit card | | An identity thief might use your credit card. | |  | |
| credit history | | You need to know what is in your credit history. | |  | |
| credit report | | Read your credit report carefully. | |  | |
| crime | | Identity theft is a serious crime. | |  | |
| debit card | | Do not tell anyone the PIN number for your debit card. | |  | |
| email | | The email asked for personal information. | |  | |
| expect | | I got a bill that I did not expect. | |  | |
| financial  records | | I keep my financial records in a safe place. | |  | |
| fix | | You need to fix mistakes in your credit  report. | |  | |
| garbage | | An identity thief can get information from  your garbage. | |  | |
| guess | | Do not use a password that is easy to guess. | |  | |
| hurt | | Identity theft can hurt your credit. | |  | |
| identification | | Try not to use your Social Security number  for identification. | |  | |
| identity | | The thief used my identity to get three credit  cards. | |  | |
| information | | The thief used my information without my  permission. | |  | |
| Insurance | | The thief got my insurance number from the  medical office. | |  | |
| list (verb) | | Your credit report lists your loans. | |  | |
| loan | | Your credit report lists your loans. | |  | |
| mail | | Are you getting a bill in the mail? | |  | |
| medical | | The thief got my insurance number from the  medical office. | |  | |
| Medicare | | Keep your Medicare card in a safe place. | |  | |
| message | | The message asked for personal information. | |  | |
| mistake | | You need to fix mistakes in your credit  report. | |  | |
| password | | Do not tell anyone your password. | |  | |
| permission | | The thief used my information without my  permission. | |  | |
| personal | | The email asked for personal information. | |  | |
| PIN number | | Do not tell anyone your PIN number. | |  | |
| pretend | | An identity thief might pretend to be you. | |  | |
| protect | | Protect your personal information! | |  | |
| purse | | The thief stole my purse. | |  | |
| recognize | | Do you recognize the charges on your bill? | |  | |
| reduce | | You can reduce your risk of identity theft. | |  | |
| respond | | Do not respond to emails that ask for  personal information. | |  | |
| responsible | | The thief used your credit card, but you are responsible. | |  | |
| risk | | You can reduce your risk of identity theft. | |  | |
| secure website | | Only shop on secure websites. | |  | |
| security  software | | You need security software for your  computer. | |  | |
| serious | | Identity theft is a serious crime. | |  | |
| shred | | You should shred papers that have your  personal information on them. | |  | |
| Social Security | | Keep your Social Security card in a safe place. | |  | |
| statement | | Read your bank statement carefully. | |  | |
| steal / stole | | The thief stole my medical information. | |  | |
| summary | | Your credit report is a summary of your credit history. | |  | |
| symbol | | Use numbers and symbols in your password. | |  | |
| tax refund | | A thief might steal your tax refund. | |  | |
| theft | | Identity theft is a serious crime. | |  | |
| thief | | An identity thief stole my driver’s license. | |  | |
| trick | | The thief tricked me into telling him my account number. | |  | |
| trouble | | Identity theft can cause a lot of trouble. | |  | |
| wallet | | The thief stole my wallet. | |  | |
| watch for | | Watch for charges that you do not expect on your bills. | |  | |
| withdrawal | | My bank statement has a withdrawal that I did not expect. | |  | |