Group Handouts 73

Answer Key 96

Glossary with key vocabulary 105

Standards met by lesson 107

Lesson Overview

In an increasingly digital world, protecting one’s identity and pertinent financial information has   
never been a more important life skill to master. Learners will research issues of **identity theft**   
and understand **consumer protection** by role-playing different identity theft scenarios and creating   
an informative brochure to share what they’ve learned with others.

TOPIC: Protecting Your Identity

TIME REQUIRED: 60 minutes   
*(excluding* **Extended Exploration***activities)*

LEARNING OBJECTIVES:

*Students will be able to…*

* Create a trifold informative brochure on identity theft and prevention methods
* Apply information about identity theft and prevention in realistic role-plays

SUPPLIES:

* Access to the Internet **(optional)**
* Unlined paper for students to fold   
  into thirds to create their **Identity   
  Theft Trifold** brochures
* Markers, crayons, or other art supplies   
  to design and decorate **Identity Theft Trifold** brochures

PREPaRATION:

* Make copies of group handouts
* Cut up ***Identity Theft Role-Play* *Cards***
* Set up individual or group computers with access to the Internet (**optional**)

Group Handouts:

* ***What Is Identity Theft?*** (station set)
* ***You’ve Been Scammed!*** (station set)
* ***Preventing Identity Theft*** (station set)
* ***I’ve Been Scammed! Now What?*** (station set)
* ***Identity Theft Role-Play Cards*** (1 per group)

ESSENTIAL QUESTIONS:

* *What is identity theft?*
* *How does identity theft happen?*
* *How can you prevent identity theft?*
* *What should you do if you are the victim of identity theft?*

ASSESSMENT ACTIVITIES:

**Pre-Assessment:**

* **What Do You Know About   
  Identity Theft?** activity

**Post-Assessment:**

* **Identity Theft** group role-plays
* **Identity Theft Trifold** brochure

Instruction Steps

Warm Up

What Do You Know About Identity Theft? [10 minutes]

To begin the lesson, the teacher should provide students with a news article or short TV broadcast about a recent issue with **identity theft**. (Note: Use an Internet news search engine to locate a recent article on “identity theft,” “fraud,” or “scams.”)

After the article or broadcast, the teacher should distribute unlined paper for students to create an **Identity Theft Trifold** brochure. Students should fold the paper into thirds to create a brochure. Sections should be labeled with:

* Title page
* What Is Identity Theft?
* You’ve Been Scammed!
* Preventing Identity Theft
* I’ve Been Scammed! Now What?

Students or teachers can decide what to put on the remaining sections.

In pencil, students should begin filling out the trifold with information about identity theft that   
they have learned from the article and from any prior knowledge. (Note: Allowing students to work in pencil means that they can write incorrect information now and correct it later as they continue learning.)

MONEY SMART TIP!

The National Crime Victimization Survey defines identity theft as: 1) unauthorized   
use or attempted use of an existing account, or 2) unauthorized use or attempted   
use of personal information to open a new account, or 3) misuse of personal   
information for a fraudulent purpose. [**http://www.bjs.gov/index.cfm?ty=tp&tid=42**](http://www.bjs.gov/index.cfm?ty=tp&tid=42)

GUIDED EXPLORATION

Learning About Identity Theft Stations [20 minutes]

Set up the classroom in four stations, with group handouts at each station:

* Station 1: ***What Is Identity Theft?***
* Station 2: ***You’ve Been Scammed!***
* Station 3: ***Preventing Identity Theft***
* Station 4: ***I’ve Been Scammed! Now What?***

(If you are concerned about the number of students at each station, the stations can be doubled to make two sets of stations, or eight stations total.)   
Instruct students that, at each station, they will view a handout with information about identity theft. At each station, they will add more information to their **Identity Theft Trifold** brochure.

Allow students 5 to 6 minutes at each station to collect information and add to their **Identity Theft Trifold** brochures. Remind students that they can revise information that they may have written incorrectly during the Warm Up.

MONEY SMART TIP!

Provide each station with a laptop or Internet-connected device to   
allow students to do additional research with any remaining time.

Check students for understanding about identity theft and associated vocabulary. Encourage students to use vocabulary terms as they explain their answers. Ask:

* *What is identity theft?*
* *How does it happen?*
* *How can you prevent identity theft?*
* *What should you do if you’re the victim of identity theft?*

Group Exploration

Identity Theft Role-Plays [15 minutes]

Split students into groups of two or four. Distribute a set of the ***Identity Theft Role-Play*** ***Cards*** to each group of students. Explain that students will be playing a role and using the information they’ve learned from creating their **Identity Theft Trifold** brochures, so they should try to use appropriate vocabulary and factual information as they act out their roles.

Grade-Level Modifications:

Beginner: Additional students who are not assigned a role in the role-play can track vocabulary and observe the short role-play.

Advanced: Additional students who are not assigned a role in the role-play can serve as coaches, who can provide advice to students engaged in the role-play. For example: these coaches can advise role-players about vocabulary or factual information that they could integrate.

Prompt students to select their first role-play cards and begin. Allow role-plays to run for 2 to 4 minutes each, and then have students switch roles and role-play cards and begin the next round.

Optional check for understanding and review questions:

* *What vocabulary and factual information were you able to integrate into your role-plays? How?*
* *What did you learn about identity theft from these role-plays?*

Wrap Up

Identity Theft Trifold Brochure Closing [15 minutes]

Allow students a final few minutes to add any last information and/or designs to their trifold brochure. Prompt students that the role-plays may have revealed some helpful tips or misinformation that they need to correct. Students who are finished with their **Identity Theft Trifold** may present them to peers.

extended exploration

**Note:** Use the following ideas to extend financial literacy concepts throughout the school year within core content areas through English Language Arts, Math, Social Studies and Economics, and Technology activities, projects, and discussions. Duration of activities will vary.

English Language Arts

* **Writing Prompts:**
* Write your own role-play. Now that you have completed a few role-plays on identity theft, write a new role-play with at least two roles, and then act it out.
* **Additional Readings/Resources:**
* *10 Ways to Protect Your Personal Information and Your Money* by the Federal Deposit Insurance Corporation (FDIC): Advice about how to avoid scams, fraud, and identity theft. <https://www.fdic.gov/consumers/consumer/news/cnwin1314/fraud.html>
* *Avoiding Fraud, Protecting Your Privacy: Best Practices for Young Adults* by the FDIC: Tips, geared toward young people, about how to protect yourself online, over the phone, and via mail. <https://www.fdic.gov/consumers/consumer/news/cnfall12/avoidfraud.html>

Math

* **Activity/Project Ideas:**
* Identify statistical trends and explore the impact of statistics on identity theft by looking at the “Publications and Products” section of the U.S. Bureau of Justice Statistics. For example: in 2012, 7 percent of people age 16 and older were victims of identity theft. As a class, explore the impact of that percentage on your own community and look at statistics from previous years to determine whether it is an upward or downward trend. <http://www.bjs.gov/index.cfm?ty=tp&tid=42>

Social Studies and Economics

* **Activity/Project Ideas:**
* Read the articles in the “Stories and Features” section of the FBI’s “Identity Theft” website. Explore the similarities and differences among types of identity theft and how the government works to protect people against identity theft. <http://www.fbi.gov/about-us/investigate/cyber/identity_theft>

Technology

* **Online Games/Tools:**
* *Can You Spot a Scam?* by the FDIC: Take this online quiz to determine whether you can recognize fraud. <https://www.fdic.gov/consumers/consumer/news/cnfall10/fraudquiz.html>
* *You Are Here: Where Kids Learn to Be Smarter Consumers* by the Federal Trade Commission: Play consumer-oriented games, design advertisements, and learn to protect yourself and your finances. <http://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/index.html>
* *Invasion of the Wireless Hackers* by the Office of Justice Programs: To win the game, students must answer questions about protecting themselves online. <http://www.onguardonline.gov/media/game-0006-invasion-wireless-hackers>