

Keeping Your Identity Safe

Lesson: Fraud and Identity Theft

Identity theft occurs when someone uses your personal information without your permission to commit a crime. For example, stealing a Social Security number to file a fraudulent tax return or stealing a bank account number to drain your account. Keeping your personal information safe is imperative to help reduce the chance that identity theft will happen to you.



Objective

Describe ways to recognize and avoid identity theft.

Activity

Lead a group discussion with students about the definition of identity theft. What do they think it is? Has it ever happened to anyone they know? Explain that personal information must be kept safe, just as we keep our money safe or anything else that is valuable to us.

Draw a line down the middle of the board. On one side write “Good Idea” and on the other side write “Bad Idea.” Print out the statements below on individual sheets of paper and mix them up. Have students take turns randomly selecting a piece of paper and then taping it to the appropriate side of the board. Afterward, lead a group discussion about real life examples in which these ideas might apply.

Good Idea	Bad Idea
<ul style="list-style-type: none">• Shred documents containing personal information• Only carry cards and documents that you need• Carefully monitor how you share your personal information• Use anti-virus software and perform regular software updates• Use secure wireless networks• Use passwords that are difficult to guess• Look for the “s” in https:/• Review your bank statement online frequently	<ul style="list-style-type: none">• Throw documents containing personal information in the trash• Carry your Social Security card in your wallet• Give out personal information to someone who calls you claiming to be your bank• Perform software updates infrequently whenever you get around to it• Use public Wi-Fi to check your bank account balance• Use your birthday as your password• Input all of your personal information on your social media profile• Write your PIN on your debit card

Reflection:

1. How do criminals trick people into giving them their personal information voluntarily?
2. How does carefully monitoring your bank account and credit report protect against identity theft?