



MONEY SMART 2.0 LESSON GUIDE

for Grades 6-8



The National Theatre for Children

NTC Financial Literacy
K-12 Curriculum

LESSON 10 *Protecting Yourself*

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

CLASS TIME: 60 minutes (excluding Expanded Information to Share 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:

- 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
- Access to the internet (optional)

PROCEDURE:

- 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?
- You've Been Scammed!
- Prevent Identity Theft
- I've Been Scammed! Now What?
- Identity Theft Role-Play Cards

CRITICAL THINKING 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

LESSON 10 *Protecting Yourself*

INSTRUCTION STEPS

WARM UP

WHAT DO YOU KNOW ABOUT IDENTITY THEFT? [10 MINUTES]

To begin the lesson, 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, 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.

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INSTRUCTION STEPS

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?*

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INSTRUCTION STEPS

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 [15 MINUTES]

Allow students a final few minutes to add any additional 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.

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EXPANDED INFORMATION TO SHARE

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**

- *Identity Theft* by USA.gov: Advice about how to avoid scams, fraud and identity theft.
www.usa.gov/identity-theft

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. 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.
www.bjs.gov/index.cfm?ty=tp&tid=42

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EXPANDED INFORMATION TO SHARE

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.

www.fbi.gov/scams-and-safety/common-scams-and-crimes/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. www.fdic.gov/consumers/consumer/news/cnfall10/fraudquiz.html

What is Identity Theft?

Directions: Distribute one copy at each station for **Learning About Identity Theft Stations** activity.

WHAT IS IDENTITY THEFT?

Identity theft is the crime of using another person's name and personal information to commit fraud, typically for economic gain. Your personal information includes your Social Security number, your phone number, your bank account number, your credit card number and other valuable identifying data. Unlike your fingerprints, which are unique to you and cannot be given to someone else for their use, if your personal information falls into the wrong hands, an identity thief may profit at your expense. In the United States and Canada, for example, many people have reported that unauthorized persons have taken funds out of their bank or financial accounts, or, in the worst cases, taken over their identities altogether, running up vast debts and committing crimes while using the victims' names. In many cases, a victim's losses may include not only out-of-pocket financial losses, but also the substantial further costs of restoring their reputation in the community and correcting erroneous information for which the criminal is responsible.

You've Been Scammed

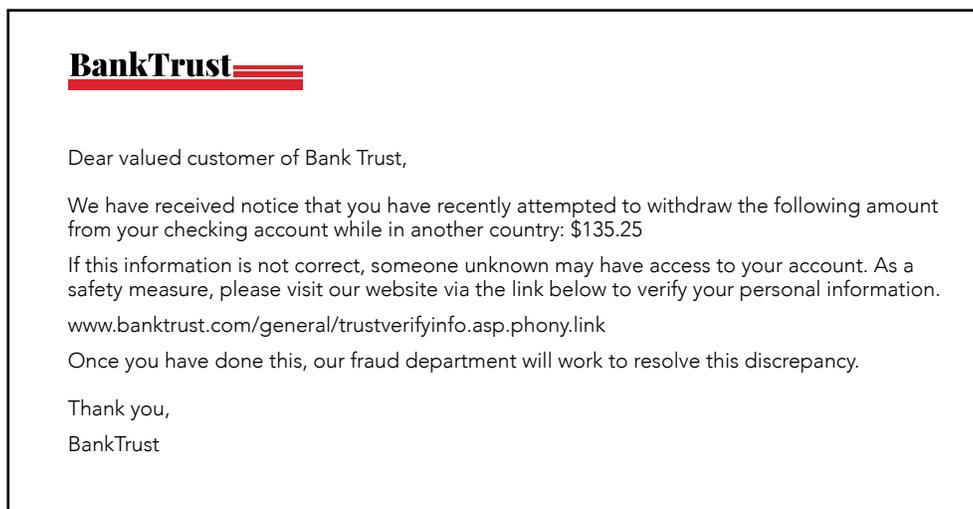
Directions: Distribute one copy at each station for **Learning About Identity Theft Stations** activity.

WHAT DOES IT LOOK LIKE WHEN YOU'VE BEEN SCAMMED?

- Charges on your credit or debit account that you did not authorize:

SAMPLE CREDIT CARD STATEMENT				Account Number 5458 0001 0002 0003 0004	
Make check payable to:			Due Date	Minimum Due	
Credit Card Company P.O. Box 4567 Anywhere, CA 91111			11/24/22	\$31.00	
			New Balance	Amount Enclosed	
			\$1379		
Reference Number	Posting Date	Description of Transaction	Debits	Credits and Payments	
0066732	0606	ABC Stores	108.20		
0314356	0607	Electronics Unlimited	58.00		
4896395	0608	XYZ Airlines	109.32		
6077043	0608	Sleepytime Motel	128.00		
2346729	0610	Car & Truck Rental	159.72		

- Responding to online, text or phone requests for personal information without being sure they are secure:



- "Phishing" is an attempt to acquire personal information by pretending to be a trusted agency.

Preventing Identity Theft

Directions: Distribute one copy at each station for **Learning About Identity Theft Stations** activity.

STINGY!

Be stingy about giving out your personal information, both in person and online. If someone from a reputable financial institution or company calls to acquire personal data, ask them to send you a written application.

CCHECK!

Check your financial information regularly. You should receive monthly statements on all bank and credit card accounts that list your most recent transactions. If you aren't receiving your monthly statements, call the bank right away. Check your statements thoroughly to make sure there are no unauthorized withdrawals or charges.

ASK!

Ask periodically for a copy of your credit report. Your credit report should list all bank and financial accounts under your name, and will provide other indications of whether someone has wrongfully opened or used any accounts in your name. Get your annual free credit report at www.annualcreditreport.com.

MAINTEIN!

Maintain careful records of your banking and financial accounts. Financial institutions are required to maintain copies of your checks, debit transactions and similar transactions for five years, but you should, too, for at least one year. If you need to dispute a transaction, your original records will be accessible and useful when you argue against it.

I've Been Scammed! Now What?

Directions: Distribute one copy at each station for **Learning About Identity Theft Stations** activity.

- **Contact the credit reporting companies and place a free fraud alert on your credit file.** This can make it harder for an identity thief to open more accounts in your name.
- **Check your bank and other account statements for unusual activity.** Look at your monthly statements to determine fraudulent transactions.
- **Get a free copy of your credit report.** Visit www.annualcreditreport.com.
- **Consider requesting a credit freeze.** This means that potential creditors cannot get your credit report and it makes it less likely that an identity thief can open a new account in your name. This does not affect your credit score.
- **Create an identity theft report.** This helps you get fraudulent information removed from your credit report and stop a company from collecting debts that are a result of identity theft.

Identity Theft Role-Play Cards

Directions: Distribute one copy per group of students for use with **Identity Theft Role-Plays** activity.

Scenario #1, Role A	Scenario #1, Role B
<p>You open up your latest bank statement to discover that there are several transactions on it that you did not authorize. You decide to make a call to the customer service branch of your bank.</p>	<p>You are a customer service representative at the bank. You regularly field calls from customers at your bank who believe that they have been the victims of identity theft.</p>
Scenario #2, Role A	Scenario #2, Role B
<p>You recently purchased several items from a store that has just suffered a security breach. This means that some identity thieves hacked into the store's credit and debit card readers and stole bank account information. You are unsure about what to do and you seek the advice of a trusted friend.</p>	<p>You are considered trusted and knowledgeable about finances by all of your friends. Offer your friend advice about what to do if they feel that they have been the victim of identity theft and about protecting themselves against identity theft in the future.</p>
Scenario #3, Role A	Scenario #3, Role B
<p>You've just learned about identity theft and how to protect yourself. When you get home from school, you realize that your parent or caretaker has thrown away unopened bills, responded to an unknown email address requesting personal information and left computer passwords out on the table. Talk to your parent or caregiver about taking precautions against identity theft.</p>	<p>You are a busy parent or caretaker who doesn't have time to make sure that everything is perfect in life. Sometimes you forget to save your bills or shred personal information before throwing it away. Nothing bad has ever happened in the past and you're not worried about anything bad happening in the future.</p>
Scenario #4, Role A	Scenario #4, Role B
<p>You are at the grocery store, shopping for some items for dinner, when another person strikes up a conversation with you about some financial trouble that they have been having. Try to give them the financial advice they're seeking.</p>	<p>This is a special role. Person A thinks that you are just a regular person looking for advice about some financial trouble that you've been having, but in reality, you are an identity thief trying to steal their personal information. See if you can talk Person A into giving you personal information, but be sneaky!</p>