

Identity Theft and Fraud

Summary

Students will understand the threat of identity theft and how to avoid it, including how to keep Social Security numbers secure and how to dispose of outdated documents.

Main Core Tie

Adult Roles and Financial Literacy

[Strand 3 Standard 2](#)

Materials

- [Vocabulary worksheet and key](#)
- [Identity theft teacher information](#)
- [FEFE lesson plan](#)

Instructional Procedures

Vocabulary

Use the [vocabulary worksheet and key](#) (pdf).

Primary vocabulary

Identity theft

Fraud

FCCLA Activity

Consult the [FCCLA Financial Fitness website](#).

Financial Fitness:

Banking Basics - Conquer bank accounts, credit, and investments

Cash Control - Track and plan personal spending

Making Money - Sharpen on-the-job financial fitness

Consumer Clout - Become a savvy spender

Financing Your Future - Apply financial skills to real life.

Introduction/Pre-Assessment

Identity theft occurs when someone wrongfully acquires and uses a consumer's personal identification, credit or account information. Identity thieves use this information to do things such as open credit accounts, obtain cell phones, write fraudulent checks, or make large purchases all in the consumer's name. Identity theft results in damage to the consumer's credit rating, denial of future credit, and job offers.

Content Outline, Activities and Teaching Strategies

(All options do not necessarily need to be taught. Select ones to cover standards and objectives and according to your district policies.)

Option 1: Discussion on Identity Theft

Using the [Teacher Information Identity Theft](#) (pdf) have a lecture or discussion on identity theft.

Discuss how to prevent and how to report identity theft using the teacher information.

Option 2: Family Economics and Financial Education (FEFE) Lesson Plan

Use the [FEFE Lesson plan on Identity Theft](#) (pdf). Students learn to identify the different types of personal identification information, how thieves use this information, what a person can do to protect him/herself, and what to do if they are victim to identity theft. Students interview a person to determine their identity protection knowledge and write an essay about what they learned.

Option 3: UEN Lesson Plan: Consumer Privacy

Follow the directions as outlined for this [lesson plan](#) by Nicole Larsen.

Option 4: Identity Theft PowerPoint

The Utah Bankers Association has an on-line PowerPoint presentation on identity theft. Go to their [website](#) and scroll down to IdentityTheft Epidemic PowerPoint Presentation.

Option 5: Guest Speaker

The Utah Bankers Association will send a guest speaker to your classroom. The Banker will teach a "Your Bank and You" Course. To schedule a banker click on [their website](#). Under the teacher heading you will see "click here for a request form".

Summary/Evaluation

People whose identities have been stolen can spend months or years and thousands of dollars cleaning up the mess thieves have made of their name and credit record. STAY ALERT! BE CAREFUL! BE SMART!

Authors

[CTE LESSON PLANS](#)