

Identity Theft

Program Name

Middletown ABLE

Staff Responsible for Lesson

Dianne Aiken

Technology	Study / Life skills	EL-Civics	Career Pathways																	
				Police	Paramedic	Fire Rescue	Medical Asst.	EKG / Cardio	Phlebotomy	Practical Nursing	Healthcare	Admin	Pharmacy Tech	IMT	AMT	HVAC	Welding	Other:		
		X																		
Date(s) Used				April 12 and 14, 2011																
Civics Category				II. Civics Participation																
Civics Objective				<p>12. Community Resources - Emergency Demonstrate basic knowledge and awareness of emergency services available in the community and ways to contact and use emergency services and legal assistance agencies.</p> <p>16. Community Resources - Security Describe ways to prevent accidents and avoid becoming a crime victim.</p>																
Time Frame to Complete Lesson				Two 1-hour sessions																
EFL(s)				2, 3, 4, 5, 6																
Standard(s)/Components of Performance				<p>Listen Actively</p> <p>Speak So Others Can Understand</p> <p>Read with Understanding</p> <p>Convey Ideas in Writing</p>																
Benchmark(s)				<ul style="list-style-type: none"> • L.2.4. Respond to simple personal questions • L.3.4. Respond appropriately to simple questions and one-step directions. • S.2.4. Use words necessary for daily life. • S.3.3. Use grammatical structure (proper tenses of verbs) to communicate meaning. • R.2.2. Use strategies to understand text (e.g., decode familiar words, recognize common sight words, use pictures, picture dictionary, or basic ESOL dictionary). • R.2.3. Use strategies to monitor decoding and word 																

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	<p>recognition of letters, words, and numerals (e.g., reread, question).</p> <ul style="list-style-type: none">• R.3.2. Use strategies to understand text (e.g., use a basic ESOL dictionary or bilingual dictionary, ask questions, decode common words, use pictures).• R.3.3. Use strategies to monitor decoding and word recognition of simple sentences.• W.3.2. Organize simple sentences• W.3.4. Illustrate some control of basic grammar (e.g., present and simple past tenses, subject-verb agreement).• W.3.5. Use conventions of spelling and punctuation (e.g., commas in a list, end punctuation, common spelling patterns).
Materials	<ol style="list-style-type: none">1. Short, teacher-made vocabulary list2. Teacher-made story with 3 parts - telling what it is, what needs to be done if it happens, and telling what to do to prevent it from occurring.3. Copies (made-up ones) of important documents: drivers license, ID card, green card, passport, social security card, checkbook, and credit cards.4. Websites: http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/deter.html http://www.onguardonline.gov/games/id-theft-faceoff.aspx
Activities	<ol style="list-style-type: none">1. Put the letters FTC on the board and tell students that this stands for Federal Trade Commission. Put up the other vocabulary words, giving students the printed copy. See what they might know about the words and then fill in the definitions.2. Discuss whether anyone has been or has known anyone who has been a victim of identity theft.

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	<ol style="list-style-type: none">3. Pass out the teacher-made story about an EL-Civics classroom. Oral read together. Have helpers work with limited English students. Answer discussion questions together.4. Share what to do if such a thing occurs. Give phone numbers of the credit reporting companies. Only one has to be notified. Discuss calling the police and being able to tell them what happened, especially what was stolen.5. Practice in pairs pretending to call police to report the theft. Some coaching will be necessary to be the police dispatcher.6. Look at the last teacher-made reading section that outlines what identity theft is, how to keep safe from it, and what to do should it occur.7. If the internet is available, have student play the game "Face-Off." There are others available on the website consumer.gov.
Assessment/ Evidence	Observe students as they pretend to call the police to report an identity theft. How engaged are they? Ask if they have anything else to add to the lesson.
Reflection	Feeling safe and secure in the community is important for people. This crime is on the rise and affects many. Hopefully, the students will put into effect some of the ideas generated by the project.

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Words to Know

- *1. Identity – your name, where you live, where you work, what you buy, etc.
- *2. Theft – a thief takes things away from you.
- 3. credit report – This tells how much money you owe or have. This is an important piece of paper.
- 4. Fraud alert – You use this for your accounts when someone has stolen your identity.
- 5. Federal Trade Commission – A government agency that can help you find the thief and make things better for you and your money situation.
- 6. Steal – to take something from someone else without permission.
- 7. Stolen – taken without permission

*For the teacher and student: Draw a social security card, credit card, passport, and checkbook on the board. Draw a circle around these. Draw a woman or man's face below the circle. Give them a name and put a smile on their face. Draw another face and make it look like a thief – perhaps a mask and no smile. Then draw a stick figure (the thief) smiling and walking away with the items. Draw a balloon nearby that says, "Now I can buy a car, a big TV, an iPad, and take a vacation to Florida. It won't cost me a thing! Catch me if you can!" Draw the victim and show them with a sad, crying face.

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“Help! All My Papers Were Stolen!” Part I

Krista and Juanita were in English class one night when Karina came to class. She was upset. Krista asked her what was wrong. She told them and the teacher that at work someone stole her purse from her desk. All her important papers were in the purse. Now everything was gone.

The class was very worried. Ms. D, their teacher, told the class that they would talk this evening about identity theft. They would learn what it was, what to do if it happened to anyone, and how such a thing could be prevented.

As for Karina, now she had no driver’s license, ID, passport, green card, or credit cards. Even her pictures were stolen.

Discuss:

1. What does “stolen” mean?
2. What was Karina’s problem?
3. If someone takes things from you, they are called a thief. Taking things from you is called a theft. What does identity theft mean? Why is it so serious?
4. How does it make you feel?

Part II

The whole class wanted to find out what to do about identity theft. Ms. D said that if your papers were stolen, the thief could use them to buy expensive items in your name. They could even take the money from your savings. Ms. D wrote these words on the board for the students to copy:

1. Call the local police as soon as you find out. You can dial 911. You must give your name, where you are, and your telephone numbers.
2. Make a list of the items that were stolen for the police to see. Now work with a partner. One person will be the

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police, and the other will be the victim. Practice calling on the phone to report an identity theft. Have the police officer ask the victim for information – name, where the theft occurred, and telephone numbers. They will then assure the other person that help will be there soon. The victim should act upset and worried.

3. Make a fraud alert by calling one of these three consumer-reporting companies. This will help protect you.

Equifax 1-800-525-6285
Experian 1-888-397-3742
Trans Union 1-800-680-7289

Part III

Then the teacher told them that there was still more to be done. The next step was to talk to the person's bank, credit card company, license bureau, and immigration to close accounts and then set up new ones. This could cost a lot of money and take time.

Juanita was amazed at how difficult it was to take care of the problem. Ms. D agreed and said that preventing identity theft was very important. She asked the class what they thought about what could be done to be careful. They put ideas on the board. Here are some of the main points:

1. Shred any mail with name, address, phone numbers, or other information. Then, throw away and recycle.
2. Keep your billfold, wallet or purse very close to you at all times, especially while in a store. Do not leave them in a cart.

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3. Keep your important papers such as passport, social security card, and other items in a safe, secure place. Do not leave in your car.
4. If you have credit accounts, or savings/credit accounts, check on them at least weekly to make sure no one else is using them but you.
5. Use passwords to get into your accounts. Keep these hidden but in a place where you can find them. It is best to use letters and numbers in your passwords.

Can you think of other ideas? What about your cell phone? Does it have a lot of information about you on it? Should you put mail in your mailbox for the mailman to pick up? Is it safe?

If someone wants to know your social security number, ask him or her why. It should not be listed on your checks or your health card.

According to the FTC, 9 million Americans have experienced identity theft in any given year. Thieves are very smart, but so are we. We just have to keep getting smarter than they are and never stop being careful.