

***Financial
Responsibility &
Decision Making***

**Personal Information
and Identity Theft**

PwC's Financial Literacy Curriculum

Table of contents

Introduction.....	3
Lesson description.....	3
Grade(s)	3
Lesson time	3
Pre-visit prep	4
Student learning objectives.....	4
Materials	4
<hr/>	
5 Minute Prep	5
<hr/>	
Background.....	5
Vocabulary	5
Sources	5
Pre and Post Assessments.....	6
Lesson activities.....	6
Evaluation/assessment of student learning.....	11
Extensions/enrichment.....	12

Introduction

“The reality is that all children don’t know the basics of saving and investing. It’s a skill they need to be successful in our economy.”

– Education Secretary Arne Duncan, April 2011.

Recent history underscores the immediate need for youth to develop skills in math and financial literacy, and yet, current data shows there is a lack of access to curricula for students to learn:

- A 2011 survey conducted by American Express found that a majority of parents with children in high school or college gave schools below-average or failing grades in teaching responsible spending.
- A 2012 survey by Junior Achievement and Allstate Foundation showed 23 percent of teens are uncertain about their ability to budget successfully.
- Despite the fact that 13 states mandate personal finance coursework as a high school graduation requirement, there is no national legislation mandating that it be a requirement in schools.*

The enclosed lesson plan about financial literacy is designed to increase students’ proficiency in financial literacy. Your expert knowledge and real-life examples, coupled with this one- hour lesson plan aligned to national standards in personal finance education, will fill a critical gap in our current education system, and better prepare the next generation of leaders to make sound financial decisions and be productive citizens.

We applaud your efforts to bolster students’ understanding of concepts critical to the health of our economy and stability of our nation. Furthermore, we thank you for serving as an ambassador for PwC, reinforcing our commitment to helping students improve their skills in financial literacy and to youth education overall.

Lesson description

Students learn about identity theft and various methods used to steal identities. Students develop an identity theft prevention tip sheet and propose ways to share their tips with their families and friends.

Grade(s)

3-5

Lesson time

45-60 min

Pre-visit prep

- Review the 5-minute prep to familiarize yourself with the lesson topic, vocabulary and common misconceptions.
- Obtain the lesson materials listed under the “Materials” section below.

Student learning objectives

Students will:

- Define identity theft
- Describe several methods used to steal someone’s identity
- Compare and contrast government issued forms of identification versus non-government issued forms of identification
- Develop a list of identity theft prevention tips
- Identify ways to share prevention practices with family and friends

Materials

For up to 30 students, obtain ahead of time:

Class/group

- Chart paper
- Markers
- (3) different brands of soda (i.e., brand cola product, store brand cola, non-cola soda <lemon-lime, orange, grape, etc.>)
- (6) paper cups
- (4) Handout A – Pictures of government issued forms of identification (one set for each group)
- 1 Handout B Key– Forms of Identification Worksheet (one copy for the facilitator)
- Overhead projector

Student (one for each student)

- Handout B – Forms of Identification Worksheet

5 Minute Prep

Background

The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. Once your personal information has been stolen, identity thieves use the information in a variety of ways – such as credit card fraud; phone or utilities fraud; bank/finance fraud; and to obtain government documents fraud (i.e., driver’s license, social security card, tax returns).

If your identity has been stolen, file a police report, regularly check your credit reports, notify creditors, and dispute any unauthorized transactions.

Vocabulary

- **Identity:** The collective aspect of the set of characteristics by which a thing is definitively recognizable or known
- **Identity Theft:** Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes
- **Government Issued Identification:** Any form of identification that comes from a government agency, either federal or state (provincial). Government issued identification is vetted by a government agency and therefore often carries more weight than other forms of identification than might be provided by identification from private institutions
- **Non-Government Identification:** Any form of identification that comes from any non-government agency (i.e., school identification card, work badge)

Sources

Background information and vocabulary adaptations based on information from:

- *Council for Economic Education 2011 Survey of the States
- Background and vocabulary adapted from the Federal Trade Commission:
<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/about-identity-theft.html>
- Vocabulary adapted from eHow.com:
http://www.ehow.com/facts_7174636_government_issuedid_.html#ixzz1KmfDzG30
- Vocabulary adapted from the Yahoo! Kids Dictionary:
<http://kids.yahoo.com/reference/dictionary/english>

Pre and Post Assessments

Before beginning the lesson, facilitators should introduce themselves and **distribute** the Pre-Assessment to the students. If time allows, consider conducting a mini icebreaker before the Pre-Assessment.

Note: It is highly recommended that facilitators read the questions aloud to the students and encourage students to select answers as they move through the questions. Reassure the students that the assessments are not graded tests or quizzes, and they do **not** need to put their names on the assessments. The assessments are a tool to measure classroom comprehension of a given module and gauge effectiveness of instructor delivery.

Collect the Pre-Assessments once completed.

Facilitators should teach the lesson to the students and administer and collect the Post-Assessment at the end of class, **keeping in mind the same considerations outlined above**. Again, students do **not** need to put their names on Post-Assessments.

Lesson activities

Greeting

Say: Hi everyone! My name is _____. Thanks for letting me join your program today. Today we are going to learn about something called identity theft and how we can protect our identity.

Activity A – What is identity and why is your identity important? (5 minutes)

Materials

Class/group

- (1) student backpack (from a student in the class)

Ask the class: Has anyone ever heard of the term “identity theft?”

Select 3 or 4 students to share their ideas.

Say: Those are all great examples. Identity theft means someone has taken someone else’s name and is pretending to be that person.

Say: Our identity is very important, because it distinguishes us from other people.

Write the following words on the chart paper/board/overhead projector: *identity, identity theft*.

Define each word for the class. You may select a few students to define the word and write the definition on the board; OR, you may share the definition of each word.

Say: Now that we know what identity theft means, why is it important to protect your identity? **Select** 3 or 4 students to share their ideas.

Say: All of those ideas are good reasons. Let's take a few minutes to play a quick game of pretend to better understand why protecting our identity is important.

Say: I'd like everyone in the class to close their eyes for a moment. No peeking.

Do: Pick up a student's backpack or purse and return to the front of the class.

Say: Now open your eyes.

Do: Hold up the backpack or purse.

Say: I just got a new backpack or purse. Do you like it? It's so great! All of my friends have backpacks like this.

Say: This backpack does not really belong to me.

Ask: Who does this backpack really belong to?

Ask the student owner: How did you feel when you noticed I had your backpack? (upset, depressed, scared, angry, disappointed, confused)

Say: Why did you feel that way?

Allow: the student to respond.

Say: Thank you for sharing. Here is your backpack.

Say: When someone steals your identity – they are pretending to be you and they potentially could take things like money and property from you.

Say: So let's talk more about identity and how we can protect ourselves and our families from identity theft.

Activity B – What is identity? (15 minutes)

Materials

Class/group

- (3) different brands of the same soda variety (i.e., 2 brand cola products and 1 store brand cola)
- (6) paper cups

Say: There are many things that distinguish us from other people.

Ask the class: What are some things that identify who we are?

Select 3 or 4 students to share their ideas.

Write their ideas on the chart paper/board/overhead projector.

Say: These are all great ideas. Are these identifiers different for people and things? For example, how do I know what kind of sneaker or tennis shoe someone is wearing?

Select 1 or 2 students to share their ideas.

Say: Exactly. Things also have identification marks – such as symbols or colors or even different tastes.

Say: I need 2 volunteers to help me with an experiment.

Do: Using the 3 different soda products --- fill 2 cups with 1 brand of soda; next fill 2 cups with another brand of soda; finally, fill 2 cups with the third brand of soda. **Note:** Do not let the students see the brand of soda; as they will need to guess the brand of each soda.

Do: Place 6 cups of soda on a table/desk in the front of the room. Be sure all students can see the cups.

Ask: for 2 volunteers to come forward.

Ask: the 2 volunteers to identify the soda product (soda flavor <orange, grape, cola> or store brand).

Ask: the volunteers to explain how they identified the soda product. What identifiers did they use to confirm the identity of the soda product? What traits of the other soda products helped you to rule them out as the soda flavor <orange, grape, cola> or soda brand?

Write: the volunteer ideas/statements on the chart paper/board/overhead projector.

Say: This activity demonstrates the concept of identity. Everyone has an identity.

Say: The Webster Dictionary defines identity as the distinguishing character or personality of an individual. Like the soda product in this activity, everyone has a distinct set of characteristics that forms their personal identity.

Ask: Can you think of some traits that make up your identity? [Potential responses: DNA, fingerprints, hair color, birthmarks, eye color, ethnicity, height, weight]

Ask: What are some of the forms of identification instituted by the government to confirm personal identity? [Potential responses: Social Security Number, Passports, Birth Certificates, Driver's License, Identification Cards]

Activity C – Types of identification (15 minutes)

Materials

Class/group

- (4) Handout A – Pictures of government issued forms of identification

Student (one for each student)

- Handout B – Forms of Identification Worksheet

Say: Now that we have a better understanding of personal identity, let's discuss the various ways a person's identity is confirmed and why forms of identification are important.

Say: First, let's talk about forms of identification.

Say: There are many forms of identification. Some forms are government issued or non-government issued.

Write: the terms "government issued" and "non-government issued" on the board.

Say: Government issued forms of identification are documents/items given to a person by either the state or the federal government.

Say: Non-government forms of identification are documents/items NOT issued by the state or federal government. For example: your school identification card is an example of a non-government form of identification. The name tags worn by people that work at a restaurant or theatre are non-government forms of identification. The name badge your parents wear to work is a non-government form of identification.

Ask: Can you think of another form of non-government identification?

Select 1 or 2 students to share their ideas.

Say: Again, government issued forms of identification are documents/items given to a person by either the state or the federal government. Non-government forms of identification are documents/items NOT issued by the state or federal government.

Say: Now let me show you a few examples of government issued forms of identification.

Do: Hold up a picture of a birth certificate.

Ask: What am I holding a picture of?

Select 1 or 2 students to share their ideas.

Say: Exactly. I am holding a picture of a birth certificate. Everyone receives a birth certificate by the state they live in when they are born. A birth certificate serves as a form of identification because it has the person's name, address, their parent's name, the hospital they were born in and a special number assigned only to that person.

Say: So everyone receives a birth certificate when they are born and it serves as a form of identification for you.

Do: Hold up a picture of a driver's license.

Ask: What am I holding a picture of?

Select 1 or 2 students to share their ideas.

Say: Excellent. I am holding a picture of a driver's license. A driver's license is given to a person by the state where they live. A driver's license serves as a form of identification because it has the person's picture, name, address and a special number assigned only to that person. So a driver's license can identify me because it provides a lot of my personal information.

Say: Everyone does not have a driver's license – only people that are old enough to drive and who pass a driving test.

Do: Hold up a picture of a Social Security card.

Ask: What am I holding a picture of?

Select 1 or 2 students to share their ideas.

Say: Good. I am holding a picture of a Social Security card. Everyone receives a Social Security card from the federal government when they are born or become a citizen of our country. A Social Security card serves as a form of identification because it has the person's name and a special number assigned only to that person.

Say: So everyone receives a Social Security card when they are born or become a citizen of our country and it serves as a form of identification for you.

Do: Hold up a picture of a passport.

Ask: What am I holding a picture of?

Select 1 or 2 students to share their ideas.

Say: I am holding a picture of a passport. A passport serves as a form of identification because it has the person's picture, name, birthdate, and a special number assigned only to that person. Passports are issued by the federal government.

Say: Everyone does not have a passport – people apply for a passport to travel outside of their citizenship country.

Say: Now to make sure everyone understands the difference between government issued and non-government forms of identification – let's take a few minutes to complete the following handout.

Distribute handout B.

Say: Let's review the directions together.

Read: the directions out loud.

Complete: the example found on the handout with the class to make sure the students understand the assignment.

Say: At your desk, please complete the handout.

Allow: students 5 to 8 minutes to complete the assignment.

Review: the correct answers with the students to ensure they understand the difference between government issued and non-government forms of identification.

Say: Everyone did a great job identifying proper forms of identification.

Say: Banks, airports, courts and other important businesses require individuals to provide at least 2 forms of identification that confirm their identity.

Say: This activity has helped us to see what places like banks and airports will need from anyone that wants to withdraw money or travel.

Activity D – Identity theft (10 minutes)

Materials

Class/group

Say: Now that we better understand forms of identification, let's examine the concept of "Identity Theft" or "Stolen Identity."

Say: Identity theft means someone has taken someone else's personal information and is pretending to be that person.

Ask: Why do you think a person may take someone else's identity?

Share: Have students share ideas.

Do: Have students brainstorm ideas regarding the prevention of stolen identity.

Capture the ideas on the board.

Closing reflections (5-8 minutes)

Say: Today we learned about how we can protect our identity. We also discussed government issued and non-government issued forms of identification. Finally, we created identity theft prevention tips to share with family and friends.

Ask students to share what they learned today.

Use the following questions to prompt students, if necessary.

Student Prompts:

- Why is our identity important?
- What are some ways people can steal our identity?
- How can you protect your identity?
- Can you think of some reasons why someone might want to take someone's identity?
- What can you do differently today to protect your identity?

After the discussion:

Say: Thank you for allowing me to spend this time with you today. Protecting our identity is our responsibility and today we learned more about how each of us can reduce the risk of someone stealing our identity.

Evaluation/assessment of student learning

During lesson/in-class

- Each student completes the Forms of Identification Worksheet (Handout B) requiring students to determine the difference between government issued versus non-government issued identification
- Each group brainstorms ideas regarding the prevention of stolen identity

Ideas for post-lesson assessments

- Each student completes a multiple choice assessment
- Each student develops a flyer that explains their identity theft prevention tips
- Each group develops 5 to 8 strategies to protect their identity
- Each student maintains a log of family members and friends they've shared their identity theft prevention tips with

Extensions/enrichment

- The class visits a local bank to speak with a bank manager about identity theft and the class presents their prevention strategies to the bank manager.
- Have students visit the FTC Identity Theft Campaign website (<http://www.ftc.gov/bcp/edu/microsites/idtheft/>). Direct students to the “Use Our Material to Educate Your Community” portion of the site. Have student brainstorm ideas regarding how to share the FTC materials and ideas within their community.
- Have students write letters to their parents sharing the importance of securing their identity and outlining ways they can protect their personal information.