

Understanding Identity Theft

Grade Level: 6-8 | Length of Lesson: 60 minutes

Guiding Question

What is the importance of protecting ourselves against identity theft?

Student Outcomes

Enduring Understanding(s):

Students will understand:

- Why it is important to protect themselves from identity theft
- Ways to protect themselves from identity theft

Student Objectives (What Will Students Know and Do):

Students will be able to:

- Understand the importance of protecting themselves from identity theft
- Explain the importance of protecting themselves from identity theft
- Create a list of good identity theft prevention practices

Performance Tasks and Other Evidence of Learning:

Students will create a poster of good identity theft prevention practices.

Lesson Plan

Description

In this lesson, teachers use discussion points to introduce students to identity theft, the associated dangers and the safety rules to prevent it. Students utilize their knowledge to create a poster to help others understand these concepts. Students may utilize digital tools or non-digital materials to create their poster based on availability and district guidelines.

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Warm-up

Present the following scenario to students:

Suppose your parents told you that they were going to give you an allowance and open a bank account for you, and if you managed your money well, they would buy you a new car when you turn 16! So, you go to the bank with your parents to open your new account, but when you get there the teller tells you there has already been an account opened for a person with your name and Social Security number, so you cannot get one.

Ask students the following questions:

- How would you feel?
- What would you do?

Explain to students that this is an example of identity theft. There are many forms of identity theft online and in the world around us. Identity theft is when a person takes personal information from one person and makes it their own.

Discuss with students that any time they are on the Internet and give out any personal information, they are putting themselves at risk for identity theft. Students should understand how to stay safe and prevent it. If needed, use discussion points found in the resources section to introduce students to the concept of identity theft, the associated dangers, and how to prevent it.

Activity

Once the discussion is completed, have students brainstorm in small groups (2-3 students) to make a list of good identity theft prevention practices. Students will collaborate and utilize their group list to create a poster to teach others about ways to protect themselves from identity theft. Students may utilize digital tools or non-digital materials to create their poster based on availability and district guidelines.

Remind students that as they create their poster, they need to do the following:

- Identify who their audience is
- Create a sketch of the poster they are designing
- Determine what medium (paper or digital) they will use for their final product

Have students post/hang their posters so that their audience is aware of how to prevent identity theft.

Optional: (1) Share the posters with family, campus and district staff, school board members, and community stakeholders during a technology showcase. (2) Have students make individual lists of how to prevent identity theft to share and discuss with their family.

Modifications/Differentiation

Students work in small groups (3 students) to conduct research then create an informational brochure about ways to prevent identity theft.

- Students research and identify ways to prevent identity theft.
- Students identify who their audience is.
- Students create an outline of the topics to cover.
- Students create a prototype of the 6-panel brochure that includes what information will be placed on each panel. It is recommended that each student in the group create 2 panels of the brochure.

Brochure Specifications:

- Front panel will include the title, a brief description of the brochure's topic, and an image.
- Back panel should include last names of the students that were in the group and a creative name for the public service organization that they represent.
- The remaining panels may be designed as the students see appropriate.
- Remind students that positive messages have more impact.
- Remind students to be concise with their writing.

Resources/Materials

Identity Theft Discussion Key Points

Definition and Types of Identity Theft

Ask students what they think identity theft is. Then, discuss the definition:

Identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

Source - www.justice.gov/criminal/fraud/websites/idtheft.html#whatis

Discuss with students the different types of online identity theft:

- **Credit or debit card identity theft**—Online criminals can hack into unsecure Web sites where you have entered your credit or debit card information and use it to make purchases or sell it to someone else.
- **Social Security number theft**—Online criminals can use your number to create a whole new identity using your Social Security number.
- **Character theft**—Someone may use your name, email address, cell phone number, or username/password to impersonate you or commit an online crime.
- **Medical identity theft**—A person could use your information to get health insurance or to obtain treatment or prescriptions.

Dangers of Identity Theft

Discuss the dangers of identity theft in general, but also those associated with each type of online identity theft:

- **Credit or debit card identity theft**—If a criminal gains access to a credit or debit card number, they can make purchases, but also ruin the credit of the card holder for years. Discuss that students should consider that protecting the identities of family members should be a shared responsibility of all members of the family.
- **Social Security number theft**—If an online criminal gains access to a Social Security number and creates a new identity with it or uses it to apply for credit, this could damage the person's credit for years. Discuss with students that even though they may not have credit cards, debit cards, or loans now, they will in the future, and that this type of identity theft could end their credit before it starts.
- **Character theft**—Discuss with students the forms and consequences of character theft. Explain that someone could use their email address to impersonate them and use it to harm others. This type of theft could be damaging to their integrity and their reputation.
- **Medical identity theft**—Discuss how this type of theft could impact them in the future in terms of applying for and receiving healthcare insurance coverage.

Prevention of Identity Theft

Explain that they should never use personal information like a birth date, Social Security number, or mother's maiden name as a password or username for any online accounts. Discuss with students how to create strong passwords.

Discuss the following tips when creating passwords:

- Create passwords that are easy to remember but hard for others to guess.
- Make the password at least 8 characters long (the longer the better).
- Include numbers, capital letters, and symbols.
- Never give out your password to anyone, except parents.
- Don't use the same password for all accounts.
- Make sure the computer is secure and no one is looking over your shoulder when you are at the computer. Remember to log out of a computer that will be used by others.
- Use up to date anti-malware software and make sure your operating system is up to date.
- Consider using a cell phone password too.

Educate students about not giving out personal information in chat rooms or on social networking sites which allow members to make their addresses and phone numbers public to anyone who views their profile.

Discuss rules for cell phone use that will prevent identity theft. Remind students not to loan their phone to others they do not know, never post their cell phone numbers online (especially in surveys), and never email or text with people they do not know.

Explain that some sites are secure sites, but just because a site says it is secure, does not mean it is. Students should always check that the site security is authentic before entering any personal information. Explain that secure sites often start with <https://> in the Web browser address bar instead of <http://>. This is one way students can see if a site or Web page (such as a Security Settings page on a social networking site) uses extra security measures.

Just remember—be safe and smart whenever you use technology!

STANDARDS

All curriculum found on Learning.com is aligned to applicable national and state standards. For detailed information on standard alignments, please email standards@learning.com.