

I'm In College: What Do You Mean I Have Ten Visas And A House? (C3)

Course/Grade(s)

Personal Finance/9-12

Module:

I'm in College!

Lesson Title:

What Do You Mean I Have Ten Visas And A House?



Duration:

3 - 45 minute classes

Materials/Resources/Technology:

Student Activity Sheet C3-A

Student Activity Sheet C3-B

Paper

Digital Projector and Speakers

Computers/Internet Access

Federal Trade Commission's "Deter. Detect. Defend. Avoid ID Theft" Video

<https://www.youtube.com/watch?v=bC8pjXn-sWM>

Federal Trade Commission's "Deter. Detect. Defend Avoid ID Theft" Brochure

http://www.finra.org/web/groups/sai/@sai/documents/sai_original_content/p036799.pdf

Pearson's "Why College Students are at High Risk of Identity Theft" Article

<http://www.ftpress.com/articles/article.aspx?p=2141481>

Experian's "Credit Reports not Established Based on Age" Question

<http://www.experian.com/blogs/ask-experian/2011/09/14/credit-reports-not-established-based-on-age/>

Classroom Arrangement:

No special classroom arrangement will be needed for this lesson.

Content Background:

Identity theft occurs when your personal information is stolen and used without your permission. This crime can impact your finances, credit history, and reputation, and may take your valuable time, patience, and money to resolve the related issues. It is important to act as soon as the identity theft is discovered in order to minimize the impact.¹

¹Federal Trade Commission "Identity Theft" <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

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The Bureau of Justice Statistics reports that in 2012, 16.6 million people (7 percent of all persons age 16 and older in the U.S.) experienced some form of identity theft resulting in financial losses of \$24.7 billion.²

The Federal Trade Commission (FTC) suggests that when a person turns 16, he or she should pull their credit report so that any errors can be corrected before completing financial aid applications, applying for a job, or obtaining auto loans. Even if a person is over 16, if errors are found, steps should be taken to correct the errors.³

Standards:

National Jump\$tart: Financial Responsibility and Decision Making – Standard 6: Control personal information.

Tennessee Personal Finance: Standard 15 – Conduct assessments of various types of identity theft situations and scams, then determine strategies and present a plan to safeguard and protect against identity theft. Design and present a plan to significantly lower and protect against risks. Determine steps that should be taken by a victim of identity theft to report the incident and re-establish identity.

Day 1

Learning Targets/Objectives:

Students will explain the concepts of deter, detect, and defend in relationship to identity theft.

Students will define identity theft and give examples of types of identity theft.

Activating Strategy:

Have students watch the Federal Trade Commission’s “Deter. Detect. Defend. Avoid ID Theft” video (through 1:56 minutes then pause the video). While watching the video, students should take notes on key words that describe identity theft. Discuss video information with students.

Instruction:

Upon completion of the activating strategy, ask students how they would define identity theft based on the key words they noted from the video. Have students describe the scenarios in the video where people encountered identity theft. Ask students whether they know anyone who has been a victim of identity theft and, if so, to describe the situation encountered.

Tell students they will watch the rest of the video to learn how to deter, detect, and defend against identity theft. Students should take notes since the information shared during the video will be used for an upcoming learning activity.

² Bureau of Justice Statistics “Victims of Identity Theft, 2012” <http://www.bjs.gov/index.cfm?ty=pbdetail&iid=4911>

³ Federal Trade Commission “Child Identity Theft” <http://www.consumer.ftc.gov/articles/0040-child-identity-theft>

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Debrief the video with the students discussing the three main segments: deter, detect, and defend. Share content background with students, as needed. Provide students with a copy of the “Deter. Detect. Defend. Avoid ID Theft” brochure.

After viewing the remainder of the video, divide the class into three primary groups. Assign each group one of the following: deter, detect, or defend. Have each student within the segment write a question about the segment’s content based on the information from the video or brochure. Using the remaining class time, have students ask their questions of students in the other segments.

Modifications/Grouping:

Students with learning disabilities or cultural differences may need to be provided with more cues to complete the assignment. You might have them explore the Federal Trade Commission’s identity theft resources, <http://www.consumer.ftc.gov/features/feature-0015-identity-theft-resources> or the Federal Trade Commission’s other videos, <http://www.consumer.ftc.gov/media>. Advanced students could be encouraged to develop specific individual strategies for protecting against identity theft. Instructor will determine additional modifications/grouping required for each class.

Assessment/Evaluation/Closure:

Students will submit their questions at the end of class for teacher review and reflection. Students will be evaluated on their participation for a formative grade. Tell students that the next lesson will include a role play learning activity to further explore elements of identity theft and prevention.

Reflect on the students’ questions and make notes for future lessons. Do clarifications need to be made with regards to the items in the activating strategy? Did the special needs students require extra assistance with the assignment?

Day 2

Learning Targets/Objectives:

Students will identify strategies for guarding against identity theft.

Activating Strategy:

With their shoulder partner, ask students to discuss what they believe is the most critical part of the deter, detect, and defend strategy for identity theft protection.

Instruction:

Upon completion of the activating strategy, clarify any unclear concepts.

Divide the class into the three groups from the previous day’s activity. And within each segment, assign small groups of 3-4 individuals. Assign each small group one of the following: deter, detect, or defend. Each small group will then select a concept learned about during the video and create a short role play (1-2 minutes) involving all group members to demonstrate the concept. Each role play should demonstrate the issue and the response to the issue. Groups should also be prepared to respond to

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questions from other groups or from the teacher about their concepts. Remind students to refer to their notes taken during the video and the brochure.

Have groups work collaboratively to develop their role plays. Once students have had a sufficient amount of preparation time, have groups present their role plays in the order of deter, detect, and defend (all groups for each topic should present before moving on to the next).

At the conclusion of the role plays, distribute Student Activity Sheet C3-A and review the instructions. Students will complete the activity sheet by the end of class.

Modifications/Grouping:

Students with learning disabilities or cultural differences may need to be provided with more cues to complete the assignment. You might have them explore the Federal Trade Commission's identity theft resources, <http://www.consumer.ftc.gov/features/feature-0015-identity-theft-resources> or the Federal Trade Commission's other videos, <http://www.consumer.ftc.gov/media>. Advanced students could be encouraged to develop specific individual strategies for protecting against identity theft. Instructor will determine additional modifications/grouping required for each class.

Assessment/Evaluation/Closure:

Have students submit their questions at the end of class for teacher review and reflection. Inform students that they will be further examining how to safeguard themselves against identify theft. Students will submit Student Activity Sheet C3-A for a formative grade.

Reflect on the students' questions and make notes for future lessons. Do clarifications need to be made with regards to the items in the activating strategy? Did the special needs students require extra assistance with the assignment?

Day 3

Learning Targets/Objectives:

Students will identify attributes that make college students more susceptible to identity theft than other age groups.

Activating Strategy:

Have students read Pearson's "Why College Students are at High Risk of Identity Theft" article and be prepared to discuss its contents as a class.

Instruction:

Once the activating strategy is completed, discuss the article with students, including if they have engaged in any of the identified risks. Share content background with students. Discuss whether or not this video has made a difference in how they plan to protect their own identity in the future.

Distribute Experian's "Credit Reports not Established Based on Age" Question & Response to students. Have them review this information. Get a student volunteer to lead a discussion on the information covered in this document. At the conclusion of the discussion, distribute Student Activity Sheet C3-B to

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review the instructions. Students should be instructed to complete the activity sheet by the end of class.

Modifications/Grouping:

Students with learning disabilities or cultural differences may need to be provided with more cues to complete the assignment. You might have them explore the Federal Trade Commission's identity theft resources, <http://www.consumer.ftc.gov/features/feature-0015-identity-theft-resources> or the Federal Trade Commission's other videos, <http://www.consumer.ftc.gov/media>. Advanced students could be encouraged to develop specific individual strategies for protecting against identity theft. Instructor will determine additional modifications/grouping required for each class.

Assessment/Evaluation/Closure:

Have students submit Student Activity Sheet C3-B for a formative grade. Ask students to share the most surprising information they have discovered over the last couple of days about identity theft.

Preview the next lesson, informing the students that they will learn about insurance as a strategy to help achieve risk management and financial planning goals.

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**I'm In College: What Do You Mean I Have 10 Visas And A House?
Student Activity Sheet C3-A**

Student Name: _____ Period: _____

INSTRUCTIONS

In two or three concise paragraphs, respond to the following question below: **Deter. Detect. Defend.**
Which do you think is the most important component related to identity theft and why?

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**I'm In College: What Do You Mean I Have 10 Visas And A House?
Student Activity Sheet C3-B**

Student Name: _____ Period: _____

INSTRUCTIONS

Over the past few days you have been exploring identity theft. Use the information learned to compose a five paragraph essay about identity theft, new perspectives you now have on identity theft, issues that may impact your post-secondary education plans, and steps you will take to respond to the issues and safeguard yourself.

The narrative should include the following:

- One paragraph introducing the topic
- One paragraph focusing on a new perspectives you now have on identity theft
- One paragraph focusing on issues that may impact your post-secondary career plans
- One paragraph related to steps you will take to respond to the issues and safeguard yourself
- One paragraph concluding thoughts on the topic

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