



# Avoiding an Identity Crisis

## items needed

- Copies of OKMM's *Your Money Matters: Your Money, Your Way* guide for each student
- Copies of the *Friend or Foe* worksheet (included with this lesson plan)
- Highlighters

## opening activity/dialogue

- Have you or someone you know ever been a victim of identity theft?
- Do you worry about identity theft?
- Studies show that one-third of identity theft victims are under the age of 30. Why do you think that age group is more at risk?

## content

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number or credit card number, without your permission to commit fraud or other crimes.

Through this lesson you'll show your students:

- how to prevent identity theft.
- the importance of using strong passwords for online accounts.
- the reasons they should be cautious when giving out personal information.
- what to do if their identity has been compromised.

Use the content and resources on pages 10 and 11 of the *Your Money Matters: Your Money, Your Way* guide to educate your students about avoiding identity theft. Ask your students to read the information on these pages and be prepared to discuss the following questions:

- Why do you think a friend or family member would use your personal identifying information to commit fraud?
- Besides your Social Security number, what are other types of personal information that identity thieves might want access to?
- Why do experts recommend you check your credit report regularly?
- How can you protect your personal information from identity thieves?

- Why should you be cautious when sharing personal information on social media sites like Facebook and Twitter? How could an identity thief use this information?

## application

Now that your students have a basic understanding of identity theft, use the *Friend or Foe?* worksheet to help them better understand how information posted on social networking sites can be used by identity thieves. This exercise isn't intended to discourage them from using these sites; the purpose is to help them think carefully about the information they willingly share with friends and anyone else who's viewing their profile.

Encourage them to work in groups of two or more and highlight keywords or information that an identity thief could use fraudulently.

## activity answers

Your students may have highlighted the following words:

- Name: Of course, you can't avoid using your name; however, students can avoid using middle initials that might make gathering information easier for an identity thief.
- Birthday: Encourage students to only use the month and day, not the year. However, bear in mind that a savvy thief could guess the year you were born.
- Hometown: Many banks and credit card companies use security questions that may include the name of the high school you attended or where you were born.
- Graduation date: Many online accounts ask your school name or graduation date as a security feature to gain access to account information.
- Phone number: If you post that you're going out of town and your phone number is listed on your profile, internet savvy identity thieves can use it to look up your address and possibly visit your home or mailbox, stealing property or personal information.
- Family members: Many financial institutions use your mother's maiden name as an added security feature.

Again, remind your students that this exercise isn't meant to scare them away from social media. They just need to be aware of the information they're making public and how it can be used to gain access to their personal finances.

**To request classroom copies of Oklahoma Money Matters' *Your Money Matters: Your Money, Your Way* guide, call 800.970.OKMM or email [OklahomaMoneyMatters@ocap.org](mailto:OklahomaMoneyMatters@ocap.org). To learn more about OKMM, visit our website, [OklahomaMoneyMatters.org](http://OklahomaMoneyMatters.org)**



# friend or foe?

## Identity Theft Activity



Social networking sites offer great ways to share pictures and news with your friends and family, but they're also great places for identity thieves to find personal information and steal your identity. Many times identity thieves aren't strangers; they have relationships with their victims! It's silly to completely avoid the use of social media for fear of becoming an identity theft victim, but it's a good idea to take precautions to make sure you aren't over-sharing personal information.

Review the following screenshots - based on an actual Facebook profile - and highlight words, sentences or phrases you think could be used to help an identity thief gain access to Nikki Green's sensitive information.

The screenshot shows a Facebook profile for Nikki Green. The profile picture is a young woman with curly hair. The cover photo is a sunset over water. The profile information includes: Studied Public Relations at University of Central Oklahoma, Lives in Fremont, California, Separated, and From New Iberia, Louisiana. The profile has 1,139 friends, 94 photos, and 93 likes. A recent post from Nikki Green, posted 3 hours ago via Facebook for iPhone, says: "Two more hours and I'm headed home! It's been good but I'm ready to see my family." The post has 1 like and 1 comment. The right sidebar shows a list of friends: Shannon Gallagher (10 mutual friends), Kyle Martin (12 mutual friends), Rose Tate (1 mutual friend), Megan Norman (44 mutual friends), Lynn Ferrell (1 mutual friend), and Matthew McBride (1 mutual friend). There are buttons for "Add Friend" next to each name. The bottom right corner has a "Chat" button.



**facebook** Search Jane Smith Find

**Nikki Green** About

**Work and Education**

- College: **University of Central Oklahoma** Public Relations
- Employers: **The Pampered Chef**

**Living**

- Fremont, California** Current City
- New Iberia, Louisiana** Hometown

**Family** [Add as family](#)

- Allen Miles** Brother
- Renee Chandler**

**History by Year**

- 2012 Moved
- 2011 Got a Tattoo
- 2010 Graduated from University of Central Oklahoma
- 1998 Graduated from New Iberia Senior High School
- 1981 Born on September 31, 1981

**About Nikki**

I am terribly boring, and a little bit consumed with politics. I'm a daughter to an amazing woman. I have a Doggen Terrier (Boston Terrier + Beagle) named Oreo. I like to read, I like to shop, I like to talk. I absolutely love everything that has to do with the beauty industry. I usually always trust my instincts because they rarely steer me wrong.

**Basic Info**

- Interested In: Men
- Sex: Female
- Phone: 1 405.650.4902

To learn more about protecting yourself from identity theft, explore the online resource clearinghouse at [OklahomaMoneyMatters.org](http://OklahomaMoneyMatters.org)

additional resources

[FTC.GOV/IDTHEFT](http://FTC.GOV/IDTHEFT)

[ANNUALCREDITREPORT.COM](http://ANNUALCREDITREPORT.COM)