

Identity Theft Activity

High School

Items Needed

- Copies of OKMM's *Your Money Matters* high school guide for each student
- Copies of *Friend or Foe?* worksheet
- Highlighters

Opening Activity/Dialogue

- Have you or someone you know ever been a victim of identity theft?
- Do you worry about becoming an identity theft victim?
- Some studies cite that one-third of identity theft victims are under the age of 30. Why do you think that's the case?

Content

Identity theft occurs when someone uses your personal information, like your name, Social Security number (SSN) 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 reason they should be cautious when giving out personal information.
- how to protect their credit.

Use the content on page 13 of the high school *Your Money Matters* guide to educate your students avoiding identity theft. Ask your students to read the information on page 13 and be prepared to discuss the following questions.

- Why are you cautioned against putting personal information on social media sites? How could an identity thief use this information?
 - Besides not carrying around your Social Security card, what are some ways you can protect your number?
 - Why do experts recommend you check your credit report regularly?
 - Do you currently use strong passwords? How do you protect your identity when shopping online?



Application

Now that your students have a basic understanding about avoiding 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 twice about the information they willingly share with friends and anyone else who's looking.

Encourage them to work in groups of two or more and highlight keywords or information that could be used to help someone fraudulently use their personal information.

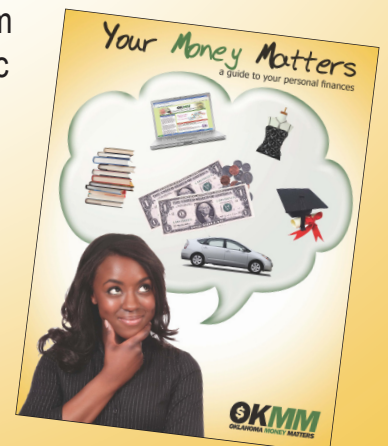
Activity Answers

Your students may have highlighted the following words:

- Jane Smith: Of course, you can't avoid using your name; however, students can avoid using middle initials that might make obtaining information easier for an identity thief.
- Birthday: Encourage students to only use the date, not the year. However, even with just the date, a savvy thief could guess the year you were born.
- Hometown, Westmoore High School and Jags: Many websites, like banks and credit card companies, have additional security questions that often include the high school you attend(ed) or mascot name.
- Soccer, Goalie, Cristiano Ronaldo: Students who don't use strong passwords may turn to easy to remember passwords like goalie95 or MsRonaldo for their passwords.
- YMCA or The Buckle: When calling to switch services or change account information, some institutions may ask you to verify your place of employment.
- I Love...: Any of the items listed in this sentence could be used to gain access to more personal information. Security questions often involve your favorite animal (giraffe), favorite drink (Dr. Pepper) or favorite television show (Glee).
- Miller: 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 are 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* guide, call 800.970.OKMM or e-mail OklahomaMoneyMatters@ocap.org. To learn more about OKMM, visit our website, OklahomaMoneyMatters.org.






Friend or Foe? Identity Theft Activity

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

Use 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 your information.



JANE SMITH [Add as Friend](#)

Wall **Info** **Photos** **Boxes** **Flair**

Basic Information

Networks:	Oklahoma City, OK
Birthday:	July 21, 1994
Hometown:	Oklahoma City, OK
Relationship Status:	In a Relationship
Interested In:	Men

About Me:

Well, I'm a student at Westmoore High School--go Jags! Soccer is my life; I can't imagine not playing. I've played Goalie since I was 8. I'm in love with Cristiano Ronaldo! I work at the YMCA Earlywine and The Buckle part-time. I love pink, giraffes, watching movies with Ash and Megan, Glee, Project Runway, Hello Kitty, Kings of Leon, Chocolate Chip Cookie Dough, Dr. Pepper and my puppy, Bruno! I love to travel, especially to New Zealand to visit my grandparents. I love you G&G Miller!

Education and Work

High School: Westmoore High School, '12