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| **Identity Fraud (2.5)** |



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| **In this section we will answer:** |

* How am I at risk for identity fraud?
* What should I do if I’m a victim of identify fraud?
* How can I protect my personal information?

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| **What’s in your wallet?** |

You are going to go on a financial scavenger hunt. You have **three minutes** to find these items in their wallets, backpacks, purses, or pockets. Take a look and see how many of the items listed they currently have in your possession. Give yourself one point for every item you currently have in your position

\_\_ Credit card (The actual number of cards)

\_\_ ID card with photo (school, employment)

\_\_ $5 bill

\_\_ Change (coins) totaling $2 or more

\_\_ Original Social Security card

\_\_ Picture of a close relative

\_\_ Computer password (The actual number of passwords)

\_\_ Bank/Credit Union ATM PIN number

\_\_ Library card

\_\_ Paycheck stub

\_\_ Bank or credit union deposit slip

\_\_ Any type of money-saving coupon

\_\_ Car keys

\_\_ Flash drive for computer

\_\_ Cell phone

\_\_ Driver’s license

\_\_ Facial tissue

\_\_ Membership card

\_\_ Food

**Total Points:**

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| **A case of mis-taken identity**  |

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| **ASSIGNMENT** |

**Search online to find the answers to the following questions (don’t forget to cite your sources):**

* What percentage of identity fraud crimes were committed by someone the victim knew?
* What are the five most common types of identity theft?

**RESOURCES:**

* FBI, “Identify Fraud,“ www.fbi.gov/scams-safety/fraud/fraud#id
* Credit Card Fraud,” FBI Internet Crime Complaint Center, www.ic3.gov/media/annualreports.aspx
* Federal Trade Commission’s Identify Fraud site, www.ftc.gov/bcp/edu/microsites/idtheft
* Identity Theft Resource Center, [www.idtheftcenter.org](http://www.idtheftcenter.org)
* Identity Theft Teen Space, www.idtheftcenter.org/teen/teen- sheila.html
* Child Identity Theft: New Evidence Indicates Identity Thieves are Targeting Children for Unused Social Security Numbers, Richard Power, Carnegie Mellon, 2011
* 2011 Child Identity Fraud Study, ID: Analytics whitepaper

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| **Triple D approach to fraud** |

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| **Keep it to yourself** |

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| **Activity 2.10: Take preventive action** |

**Directions:**

1. For each of the suggestions, evaluate what you do now to deter thieves from stealing your personal information.
2. To the left of each bullet, write your rating as “+” if the advice matches your actions most of the time, “-“if you never carry out the action, or “+/-“ if you sometimes do the action but could be more careful.



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| **Action Plan for Fraud**  |