

IDENTITY THEFT: HOW TO PROTECT YOURSELF

Module Guide

TIME REQUIRED:

This module can be adapted or adjusted for presentations of 30 minutes to one hour.

RECOMMENDED AUDIENCE:

College students or students soon to be entering college.

MAJOR CONCEPTS:

- ③ Identity theft
- ③ Reasons for identity theft
- ③ Ways identity theft occurs
- ③ How to prevent identity theft
- ③ What to do if identity theft occurs

RATIONALE FOR THE MODULE:

Identity theft affects thousands of Georgians each year. The typical victim is usually between 18 and 39 years old – so this is a crime that's likely to happen to us.

MATERIALS AND EQUIPMENT:

Laptop computer with Microsoft PowerPoint installed or transparencies and overhead projector
A roll of transparent tape

HANDOUTS:

HO #1 Identity Theft: How to Protect Yourself
HO #2 Web Resources
HO #3 Identity Theft Module Evaluation

PROCEDURE:

- I. Decide which handouts you plan to use and make the appropriate number of copies
- II. Introduce yourself and the Peer Financial Counseling Program
- III. Ask the people in the back if they can hear you
- IV. Start presentation
- V. Provide handouts as needed
- VI. Encourage discussion using suggested activities as time permits
- VII. Thank sponsoring organizations
- VIII. Have participants complete and return module evaluations (HO #3)

IDENTITY THEFT: HOW TO PROTECT YOURSELF

SUGGESTED ACTIVITIES

What's In Your Wallet? (Slide #3)

Ask participants to look through their purses, wallets, backpacks, portable data storage devices, laptops, PDAs, cell phones – anything they carry with them – for personally identifying information. No one should carry their Social Security card or anything else with their Social Security Number on it. Georgia driver's licenses have a unique number now. Does anyone have a Personal Identification Number (PIN) written down? What's printed on their checks? What personal information is on their Facebook or MySpace page?

Shred Important Documents

Bring a preapproved credit offer or a credit card application to class. (If you don't have a credit card application, go to <http://www.credit.com> and print one.) Give it to one of the participants and ask him/her to tear it up. Continue your presentation while that happens. When they are finished, give another participant the pieces and a roll of tape. Ask him/her to tape the pieces together. Continue your presentation while that happens. When they are finished, give the taped-together application to a third participant and ask, "If you were a credit granter, would you accept this?" In fact, this actually happened and the credit granter **did** accept it. In addition, Rob Cockerham who did this also put a different address and his cell phone number on the application and it was **still** accepted. Check it out at <http://www.cockeyed.com/citizen/creditcard/application.shtml>.

For Fun:

The Federal Trade Commission has an entire website devoted to identity theft. You could use part or all of the 10 minute video on their website as an introduction or for different parts of the presentation. You'll find it online at <http://www.ftc.gov/bcp/edu/microsites/idtheft/index.html>

Everyone has probably seen CitiBank's commercials about identity theft. You can usually find one or more online – try http://www.stupidvideos.com/video/commercials/citibank_identity_theft

IDENTITY THEFT: HOW TO PROTECT YOURSELF

ANSWERS TO CHECKING KNOWLEDGE QUESTIONS ON MODULE EVALUATION (HO#3)

1. B. There's no federal law and Georgia law requires notice only if the data aren't encrypted. (Slide 8)
2. B. A 20 year old with no credit history is a target for identity thieves who have bad credit histories. (Slide 1)
3. A. With just your bank account number, a thief can use your bank account. (Slide 7)
4. B. Phishing is using e-mail to get personal information. (Slide 8)
5. B. Most identity theft is low tech. (Slide 9)