|  |  |
| --- | --- |
| **TEXAS CTE LESSON PLAN**  [www.txcte.org](http://www.txcte.org) | |
| **Lesson Identification and TEKS Addressed** | |
| **Career Cluster** | Career Development |
| **Course Name** | College and Career Readiness |
| **Lesson/Unit Title** | Identity Theft and Credit Safety |
| **TEKS Student Expectations** | **127.3. (c) Knowledge and Skills**  (5) The student demonstrates an understanding of financial management. The student is expected to:  (G) discuss the impact of identity theft on credit |
| **Basic Direct Teach Lesson**  (Includes Special Education Modifications/Accommodations and  one English Language Proficiency Standards (ELPS) Strategy) | |
| **Instructional Objectives** | **Students will:**   * Summarize the cause and effects of identity theft * Outline procedures for reporting identity theft * Understand the consequences of identity theft * Develop techniques for prevention and secure purchases in-store and online |
| **Rationale** | In previous lessons, we have discussed ways to manage a bank account, obtain credit, and determine your credit score. While these things are important in establishing your financial history, it is also important to protect your identity to prevent someone from stealing your credit identity and ruining your credit history. |
| **Duration of Lesson** | One 45-minute class period |
| **Word Wall/Key Vocabulary**  *(ELPS c1a, c, f; c2b; c3a, b, d; c4c; c5b) PDAS II (5)* | **Credit Bureaus:** A company that collects information relating to the credit ratings of individuals and makes it available to credit card companies and financial institutions  **Detect:** Discover or identify the presence or existence of  **Federal Trade Commission:** A federal agency, established in 1914, that administers antitrust and consumer protection legislation in pursuit of free and fair competition in the marketplace  **Fraud:** Wrongful or criminal deception intended to result in financial or personal gain  **Identity Theft:** Fraudulent access and use of a person’s private identifying information for financial gain  **Phishing:** Activity of defrauding an online account holder of financial information by posing as a legitimate company  **Prevention:** Act of stopping something from happening  **Skimming:** Steal credit/debit card numbers by using a special storage device when processing your card |
| **Materials/Specialized Equipment Needed** | **Equipment:**   * computer with projector for PowerPoint presentation * copies of handouts   **PowerPoint:**   * Identity Theft and Credit Safety   **Technology:**   * Infographic:   IRS Imposter Scams   Scammers pretend to be IRS officials to get you to send them money.<http://www.consumer.ftc.gov/sites/default/files/pictures/0519-irs-imposter-scams-infographic.png>  **Graphic Organizer:**   * KWL- Identity Theft |
| **Anticipatory Set**  (May include pre-assessment for prior knowledge) | **Before class begins:**  On a table in the center of the room, place various items related to identity theft and prevention.   * Brochures/handouts about identity theft * Sample credit/debit card * Credit card statement * Shredder * Handcuffs |
| **Direct Instruction \*** | Introduce PowerPoint, Identity Theft, and Credit Safety. Students will be expected to take notes and follow along throughout the presentation.  *Individual Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * checking for understanding * providing assistance with note-taking * supplying student with a copy of the PowerPoint presentation |
| **Guided Practice \*** | Distribute handout, Deter. Detect. Defend. Watch the video, Deter. Detect. Defend. Avoid ID Theft from the Federal Trade Commission. Have students note methods for preventing identity theft, ways they were notified of the fraud and the steps taken to fix the problem on the handout Deter. Detect. Defend.  *Individual Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * checking for understanding * extra time to complete the assignment * frequent feedback * preferential seating * provide student with a transcript of the video (located on video website) |
| **Independent Practice/Laboratory Experience/Differentiated Activities \*** | Distribute handout, Identity Theft Interview and ask students to interview an adult about identity theft and prevention. Students will write the responses on the handout. This handout will be due the beginning of the next class.  *Individual Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * checking for understanding * supply student with a template to help guide them through the interview |
| **Lesson Closure** | Ask students to take out the handout, KWL- Identity Theft and complete the last column. If the students have any unanswered questions, use this time to answer them. |
| **Summative/End of Lesson Assessment \*** | Students will develop a plan for maintaining credit safety to prevent identity theft and steps to take when reporting identity theft in the form of a checklist. Students will also write a brief essay describing the impact of identity theft on credit.  *Individualized Education Plan (IEP) for all special education students must be followed. Examples of accommodations may include, but are not limited to:*   * allow student to use notes * extended time to complete the assignment * do not grade for spelling |
| **References/Resources/**  **Teacher Preparation** | **Websites:**   * Deter, Detect, Defect.  This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft. <http://www.ftc.gov/bcp/edu/microsites/idtheft/> * Do I need to worry about identity theft?  Check your credit report regularly to make sure you’re not a victim of identity theft. Imposters may use your personal information to get and use credit, which may damage your score. <http://www.whatsmyscore.org/break/idtheft.php> * Identity Theft  Identity theft is one of the fastest growing crimes, and happens when personal information such as your name, credit card number, social security number or driver’s license number is stolen and used to assume your identity. Imposters can use this information to open bank accounts, make purchases, or even get an apartment in your name. All this activity will show up on your credit report and may affect your credit score negatively. <http://www.whatsmyscore.org/resources/idtheft.php> * Taking Charge   This article, from the Federal Trade Commission, provides information about the steps individuals can take to report and prevent identity theft.<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.pdf> |
| **Additional Required Components** | |
| **English Language Proficiency Standards (ELPS) Strategies** | * Word wall * Write using newly acquired vocabulary |
| **College and Career Readiness Connection[[1]](#footnote-1)** |  |
| **Recommended Strategies** | |
| **Reading Strategies** | * Article: Do I need to worry about identity theft?  Check your credit report regularly to make sure you’re not a victim of identity theft. Imposters may use your personal information to get and use credit, which may damage your score. <http://www.whatsmyscore.org/break/idtheft.php> * Tools for Victims  While dealing with problems resulting from identity theft can be time-consuming and frustrating, most victims can resolve their cases by being assertive, organized, and knowledgeable about their legal rights. These tools are designed to assist you in resolving disputes related to identity theft and in asserting your legal rights. [https://www.consumer.ftc.gov/topics/privacy-identity-online-security](http://www.ftc.gov/bcp/edu/microsites/idtheft/tools.html) * Encourage students to connect reading to their life experiences or prior knowledge. * Word Attack Strategies. Have students note words that are unfamiliar to them and decode the words. If the word is not a term on the word wall, add the word. |
| **Quotes** | Ultimately, you cannot prevent identity theft from happening to you, … You can only reduce your chances. **-Beth Givens**  More and more often, victims are being denied jobs and being denied insurance because of their credit being destroyed by identity theft. **-Attorney General Rob McKenna** |
| **Writing Strategies**  **Journal Entries + 1 Additional Writing Strategy** | **Journal Entry:**   * If identity theft goes undetected, it could…   **Writing Strategy:**  Write a letter to your parents explaining the significance of identity theft on their credit history. |
| **Communication**  **90 Second Speech Topics** | * What is identity theft? * Once identity theft has been detected, who should be contacted? * How does identity theft affect your credit history? |
| **Other Essential Lesson Components** | |
| **Enrichment Activity**  (e.g., homework assignment) | Read the article from the Federal Trade Commission (FTC) and discuss with class. See Reading Strategies component.  **Infographics:**  Infographics are graphic visual representations of information, data or knowledge intended to present complex information quickly and clearly.  The infographic below is related to this lesson. Allow students to view the image on a projector and lead a discussion concerning the information provided.  IRS Imposter Scams  Scammers pretend to be IRS officials to get you to send them money.<http://www.consumer.ftc.gov/sites/default/files/pictures/0519-irs-imposter-scams-infographic.png> |
| **Family/Community Connection** | Have students, survey adults in their community to determine the number affected by identity theft. Have students create a handout of prevention techniques and steps to take in reporting identity theft to distribute throughout the community. |
| **CTSO connection(s)** | **STAR Events:**   * Applied Technology- An individual or team event: Recognizes participants who develop a project using technology that addresses a concern related to Family Consumer Sciences and/or related occupations. The project integrates and applies content from academic subjects. * Chapter Service Project (Display and Manual): A team event – Recognizes chapters that develop and implement an in-depth service project that makes a worthwhile contribution to families, schools, and communities. Students must use Family Consumer Sciences content and skills to address and take action on a community need. |
| **Service Learning Projects** | Successful service learning project ideas originate from student concerns and needs. Allow students to brainstorm about service projects pertaining to lesson. For additional information on service learning see: <http://www.servicelearning.org>  Possible idea:  Invite a financial advisor to hold an informational meeting about identity theft with members of the community.  Also see Family/Community Connections. |

1. Visit the Texas College and Career Readiness Standards at <http://www.thecb.state.tx.us/collegereadiness/CRS.pdf>, Texas Higher Education Coordinating Board (THECB), 2009. [↑](#footnote-ref-1)