

EL/Civics Lesson Plan Template

Program Name Canton City Schools

Staff Responsible for Lesson Patricia Dolezal

Date(s) Used	March 2, 2011
Civics Category	Using your Money
Civics Objective	II.1.3 ID the appropriate agency with which to lodge a consumer complaint.
Time Frame to Complete Lesson	1 hour
EFL(s)	Level 6
Standard(s)/Components of Performance	Read with Understanding
Benchmark(s)	R6.1 Read authentic materials to gain knowledge, R6.2 Use strategies to understand text, R6.3 Use strategies to monitor comprehension of information on unfamiliar topics, R6.5 Draw conclusions, R6.6 Complete a task
Materials	Identity theft newsletter Handout of questions highlighters
Activities	<ol style="list-style-type: none"> 1. Discuss with students the terms skim and scan and elicit from them why these skills are important. Then explain how they will use these skills to read about identity theft and how to protect themselves. 2. Next, explain how identity theft is a big problem in the U.S. Ask Ss if they know what identity theft is and why this might be happening so much in the U.S. (highly technological, credit oriented, etc.) Ask if anyone in the room has had their identity stolen, what happened and how it was resolved. 3. Hold up the brochure, but do not pass it out yet. Point out the words "Identity theft" across the top and explain how this tells us immediately what it will be about. Mention that it's not necessary to read every word to figure out what's important. Comment on the different size types and colors which are used to emphasize critical points. 4. Pass out the sheet of six questions and discuss how Ss would go about looking for the answers by only skimming/scanning. They should say "key words".

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	<p>As a class or in small groups have Ss determine what the key words in each question are and underline them. Remind them that they will be looking for these words in the brochure in order to help them locate answers to the questions.</p> <p>5. Allow 10 minutes for Ss to find the answers. To save time have SS use highlighters to underline the answers and then write the number of the question next to the answer. (Demonstrate on the board if necessary.) Afterwards, go over each question together. Be sure to point out the credit report agencies for help in correcting false information as well as who to contact if their identity is stolen.</p>
Assessment/ Evidence	Ss will complete the task in the allotted time and get 80% of the questions correct.
Reflection	Ss really enjoyed the challenge of having to find answers quickly. In my explanation of the purpose of the activity I shared how vital it was for them to be able to read information quickly since tests like GED are timed.

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Skim/Scan: to read something quickly to find out its main meaning or to find a particular answer

Directions: You will have 10 minutes to answer the following questions. DO NOT READ every word. SCAN for information. Underline or highlight the correct information and put the number of the question next to it.

1. Where is identity theft most common?
2. Give two ways to protect your social security number.
3. How often should you check your credit?
4. What phone number can you call for a free credit report?
5. What items should you shred? (Name four.)
6. Who should you call if someone has committed a financial crime against you?

Bonus: What is phishing?

Skim/Scan: to read something quickly to find out its main meaning or to find a particular answer

Directions: You will have 10 minutes to answer the following questions. DO NOT READ every word. SCAN for information. Underline or highlight the correct information and put the number of the question next to it.

7. Where is identity theft most common?
8. Give two ways to protect your social security number.
9. How often should you check your credit?
10. What phone number can you call for a free credit report?
11. What items should you shred? (Name four.)
12. Who should you call if someone has committed a financial crime against you?

Bonus: What is phishing?

Identity

THEFT

Keeping You Informed

Vol. 2, No. 1

Don't become the next victim...

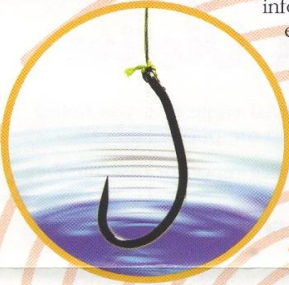
Fast Fact...

Identity theft is more prevalent in the United States than in other countries, according to a global survey of consumers conducted for Unisys Corp.

The survey of more than 8,000 people found that 17 percent of U.S. consumers say they have been victims of identity theft related fraud. That compares to 11 percent in the United Kingdom, 9 percent in Brazil, 8 percent in Mexico and France, 7 percent in Australia, 3 percent in Germany and 1 percent in Hong Kong.

Don't Get Hooked By A Phishing Scam

Phishing (pronounced "fishing") refers to fraudulent communications designed to deceive consumers into divulging personal, financial, or account information, including account user name and password, credit card information, and social security number. These spoofed e-mails often create a false sense of urgency intended to provoke the recipient to take immediate action; for example, phishing e-mails frequently instruct recipients to "validate" or "update" account information or face cancellation of services.



DO NOT USE THE CONTACT INFORMATION PROVIDED OVER THE PHONE OR IN AN E-MAIL YOU HAVE RECEIVED!

- Always report "phishing" or "spoofed" e-mails by forwarding the e-mail to the following groups:
- The anti-phishing network at: www.antiphishing.com
- The Federal Trade Commission at: www.consumer.gov/idtheft
- The Internet Fraud Complaint Center of the FBI by filing a complaint on their website: www.ifccfbi.gov

SCAM ALERT!

In the latest credit card phone scam, the caller doesn't ask for your account number; he already has it! The caller claims to be from the Security and Fraud Department of MasterCard® or VISA®, and even gives you a badge number and a 1-800 call-back number, sounding very official. He says your account has been flagged because of unusual activity, and asks if you made a specific purchase. When you say "No," he says that he will credit your account for the amount. Here's the key to how the scam works: he will then ask you to verify that you have possession of your card by reading the three-digit security number off the back. That number is what the scammers want, so that they can make online purchases with your account. **IF YOU RECEIVE A CALL LIKE THIS, HANG UP. DO NOT GIVE OUT YOUR 3-DIGIT NUMBER. FILE A POLICE REPORT.**


EXPERTS SAY GUARD AGAINST IDENTITY THEFT BY CHECKING YOUR CREDIT ONCE A YEAR!

HOW TO GET YOUR FREE CREDIT REPORT

You can obtain a free credit report once a year from each of the credit reporting agencies – Experian, Equifax and Trans Union.

ONLINE AT
www.AnnualCreditReport.com

TOLL FREE AT
877.322.8228

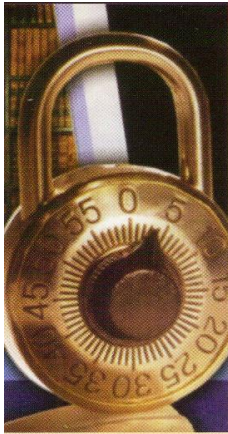


Tips To Protect Your Social Security Number (SSN)

- Keep SSN off driver's license.
- Don't use last 4 digits of SSN as PIN. Memorize PINs!
- Never give SSN, account numbers, passwords, mother's maiden name, birth date, PIN, or personal information over the phone, unless you initiated the call.
- Don't have SSN preprinted on checks (re-order them without SSN).
- Don't carry SS card in wallet unless you need it that day.
- Don't allow clerks to handwrite SSN on checks as ID.

Identity Theft NEWSLETTER





7 GOLDEN RULES For Fighting Identity Theft

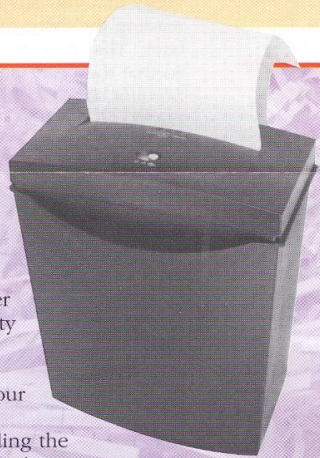
- 1 Never use someone else's computer to access any of your accounts that are set-up to require passwords or logins.
- 2 Change your passwords regularly and make sure that you select unique ones. We change our clocks twice a year and this is a good time to remember to change your password and update computer protection. Make sure you do not write down your passwords.
- 3 Under no circumstances should you give out your social security number, account numbers or PINs to anyone via e-mail or over the phone.
- 4 Don't allow yourself to be phished. A phisher impersonates a legitimate company with an official looking e-mail. You are requested, with urgency, to go to a special site to update your account information. **NEVER RESPOND TO SUCH E-MAILS!**
- 5 Remove mail promptly from your mailbox. Never use your mailbox for outgoing mail. Identity thieves raid mailboxes for credit card offers and statements.
- 6 Always shred old files, expired credit cards, unsolicited credit card applications, unused checks and deposit slips since these items all contain important personal information that thieves could use.
- 7 Never set up your computer system to remember your password. This feature although helpful, allows entry into your system.

Shred! Shred! Shred!

Thieves known as "Dumpster Divers" can steal your identity and rack up thousands of dollars against you just by quickly browsing through your trash. The Federal Trade Commission suggests shredding the following to protect your identity:

- Expired credit cards
- Checks and account statements
- Physician statements
- Copies of credit applications
- Insurance forms
- Credit offers that you receive in the mail
- Charge receipts

Protect yourself. Buy a cross-cut shredder and use it often!



The IRS Gets Phished!

Not even the Internal Revenue Service (IRS) is immune from being used as part of a phony "phishing" campaign. Recently, a very realistic-looking phish, purportedly from the IRS, posed as a tax rebate notification. The e-mail asked recipients for personal information, such as their first and last name, social security number and credit card information.

The phishing thieves quoted the Gramm-Leach-Bliley Act of 1999 as its legal right for demanding private information. It also warned of penalties and possible criminal prosecution for failure to comply.

"The IRS does not ask for personal identifying or financial information via unsolicited e-mail," the agency said in a news release warning taxpayers about the scam. So be sure you don't get hooked!

Fast Fact...

- In cases where the means of fraud can be ID'd, 90% of the thefts occur via traditional channels, not through the Internet. The primary sources of personal data theft are lost or stolen wallets, checkbooks or credit cards.
- 47% of identity fraud is linked to someone the victim knows.

Source: The Council of Better Business Bureaus

Who To Call If You Are A Victim

If you think you're a victim of a financial crime or if you notice anything suspicious, immediately get to the phone and call:

- **The police.** Get a copy of any police report or case number for later reference.
- **Your credit union, bank, credit card company or other financial institution** that may need to know. Close accounts that have been fraudulently accessed or opened.
- **The fraud department at any one of the three major credit bureaus** – Equifax at 800-525-6285, Experian at 888-397-3742 and TransUnion at 800-680-7289. The credit bureau you contact will share the information with the other two and a "fraud alert" will be placed in your credit file at all three companies so that lenders or other users of your credit records can avoid opening a fraudulent account in your name. You may receive a free credit report from all three companies so you can look for fraudulent entries. The three companies also pledge to work with you to delete any fraudulent information in your file.

NOTE: If you become aware of anyone using your identity, also notify the Federal Trade Commission (call toll-free 877-ID-THEFT or 877-438-4338, or go to www.consumer.gov/idtheft). The FTC shares complaints with other law enforcement agencies.

