

## EL/Civics Lesson Plan

Program Name MVCTC EL/Civics Program\_\_\_\_\_

Staff Responsible for Lesson Mary Ann Oatney\_\_\_\_\_

Date(s) Used	11/2007												
Civics Category	II. Civics Participation												
Civics Objective	II. 3—Community Resources—Advocacy Identify a local community need or civic-oriented complaint; research and address the issue.												
Time Frame to Complete Lesson	2 hours												
EFL(s)	High beginner, low intermediate, and high intermediate												
Standard(s)/Components of Performance	<ul style="list-style-type: none"> <li>√ Listen Actively</li> <li>√ Speak so that others can understand</li> <li>√ Read with understanding</li> <li>√ Convey ideas in writing</li> </ul>												
Benchmark(s)	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Listening</u></td> <td style="text-align: center;"><u>Speaking</u></td> <td style="text-align: center;"><u>Reading</u></td> <td style="text-align: center;"><u>Writing</u></td> </tr> <tr> <td style="text-align: center;">L3. L4. L5.</td> <td style="text-align: center;">S3. S4. S5.</td> <td style="text-align: center;">R3. R4. R5.</td> <td style="text-align: center;">W3. W4. W5.</td> </tr> <tr> <td style="text-align: center;">L3. L4. L5.</td> <td style="text-align: center;">S3. S4. S5.</td> <td style="text-align: center;">R3. R4. R5.</td> <td style="text-align: center;">W3. W4. W5.</td> </tr> </table>	<u>Listening</u>	<u>Speaking</u>	<u>Reading</u>	<u>Writing</u>	L3. L4. L5.	S3. S4. S5.	R3. R4. R5.	W3. W4. W5.	L3. L4. L5.	S3. S4. S5.	R3. R4. R5.	W3. W4. W5.
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Materials	<p><u>Handouts:</u></p> <ul style="list-style-type: none"> <li>• Identity Theft Exposed</li> <li>• Common Ways ID Theft Happens</li> <li>• Stealing Your Good Name,</li> <li>• What can you do to prevent Identity Theft?</li> </ul> <p>Computer</p>												
	<p>1. Introduced topic by reading and discussing to <u>handout:</u> <b>Identity Theft Exposed</b></p> <ul style="list-style-type: none"> <li>• Criminals take your name, social security number and good credit rating.</li> <li>• They use them to fraudulently purchase thousands of dollars worth of merchandise.</li> <li>• They obtain instant credit and credit cards, buy merchandise, write checks, rent apartments and buy cars, all as if they were you.</li> </ul> <p>2. Using handouts, <b>Stealing Your Good Name</b> and <b>Common Ways ID Theft Happens</b>, read and discuss.</p> <p>Additional Points:</p> <ul style="list-style-type: none"> <li>• Using sophisticated equipment and software, criminals can print perfect-looking driver's licenses with whatever photo and signature they choose, and do it all in minutes in a van. Then they drop someone off at a store with the fake ID, go from store to store and load up the van with purchases.</li> <li>• Many credit granters give credit based on your social security number and don't check it against you name.</li> </ul> <p>3. Precautions for preventing ID theft:: handouts: <b>What can you do to prevent Identity Theft?</b></p> <ul style="list-style-type: none"> <li>• Do not give out personal information on the phone, through the mail, or over the Internet             <ul style="list-style-type: none"> <li>○ Identity thieves will ask you for your social security number,</li> </ul> </li> </ul>												

## EL/Civics Lesson Plan

	<p>mother's maiden name, account numbers and other identifying information.</p> <ul style="list-style-type: none"><li>○ Confirm that you are dealing with a legitimate organization.<ul style="list-style-type: none"><li>▪ Call customer service department of credit companies that you use.</li><li>▪ Check credit organization's website for scam alert.</li></ul></li><li>● Never leave your mail in your mailbox for long periods of time.</li><li>▪ Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time</li><li>▪ Be careful of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.</li><li>▪ If you receive pre-screened credit card offers in the mail, tear or shred them if you decide not to accept the offer.</li><li>▪ When you use a credit card, don't leave the receipt, because some stores leave the full credit card number, name and expiration date of the card on the receipt.</li><li>▪ Don't carry your social security card. If your driver's license has your social security number on it, have a new driver's license made without it.</li><li>▪ Tear up all pre-approved credit card offers that you receive in the mail.<ul style="list-style-type: none"><li>○ Identity thieves can take pre-approved credit card offers in your name and apply for the card and change the address</li><li>○ They get a credit card with your name on it mailed to their address.</li></ul></li><li>▪ Shred credit card receipts and other documents before throwing them away.</li><li>▪ Place passwords on your credit cards, bank and phone accounts.</li><li>▪ If you have been a victim of identity theft, call the FTC's identity theft hotline at <a href="tel:1-877-438-4338">1-877-438-4338</a></li></ul> <p>4. What should you do if your identity is stolen?</p> <ul style="list-style-type: none"><li>● Once a year, get a copy of all three credit reports and check to see if anything looks wrong. You can obtain a credit report from:<ul style="list-style-type: none"><li>○ Equifax (1-800-525-6285) or <a href="http://www.equifax.com">www.equifax.com</a></li><li>○ Experian (1-800-301-7195) or <a href="http://www.experian.com">www.experian.com</a></li><li>○ TransUnion (1-800-680-7289) or <a href="http://www.transunion.com">www.transunion.com</a></li></ul></li><li>● Get a police report from your local police department.<ul style="list-style-type: none"><li>○ Under federal Identity Fraud and Assumption Deterrence Act of 1998, police must provide police reports for identity fraud.</li><li>○ If you are told that identity theft is not a crime under your state law, ask to file a Miscellaneous Incident Report.</li><li>○ Ask police department or Better Business Bureau to search the FTC's Consumer Sentinel database for other complaints in your community.</li></ul></li><li>● Contact all three credit bureaus, mentioned earlier, and have fraud alert added to your credit report.</li><li>● Close the accounts that you know or believe have been tampered with or opened without your permission.</li><li>● Use new PIN and password when you open new accounts.</li><li>● If your credit card has been lost or stolen, cancel the card as soon as you can. Get a new card with a new pin.</li><li>● Contact each store or company that issued credit or accepted a check in your name and fill our affidavits of fraud.</li><li>● If checks have been stolen or misused, stop payment ASAP and ask your bank to place a fraud alert on it.</li></ul> <p>To find out if the identity thief has been passing bad checks in your name call:</p> <p style="text-align: center;"><b>SCAN: 1-800-262-07771</b></p> <ul style="list-style-type: none"><li>● Report lost or stolen ATM and debit cards immediately.<ul style="list-style-type: none"><li>○ If you report cards lost or stolen within 2 business days, your losses are limited to \$50.</li><li>○ If you wait more then 60 days, you could lose all the money that was taken from your account.</li></ul></li><li>● This website will help you with identity theft: <a href="http://www.privacyrights.org">www.privacyrights.org</a></li></ul>
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## EL/Civics Lesson Plan

	<p><b><u>Student Activity:</u></b> Have students go into the previously mentioned website and review the process of regaining their identity. This activity will give students experience of using the website and the process of searching for information on the Internet.</p> <p>5. Consequences of Identity Theft</p> <ul style="list-style-type: none"><li>• It will difficult for you to buy anything on credit, because your credit scores and checking account are going to look bad.</li><li>• It will take about 2 years to get your good credit rating back.</li><li>• You could be convicted of a criminal offense if your identity is used in writing bad checks.</li></ul>
Assessment/ Evidence	Student oral responses
Reflection	Students had no encounters with scammers. But their gullibility indicated to me that they were prime targets. They seemed interested in class content and asked many questions. Since our program has many refugees from third world countries, this topic seemed a must for discussion.



## Identity Theft Exposed

Bill's first hint that something was wrong was when he applied for a new car loan. Although his credit was always excellent, he was turned down for the loan. When he asked why, the auto dealer told him that he had too much debt to take on any more.

Shocked, Bill checked his credit report to find out what was going on. His credit report showed that in the past month he had charged \$29,000 to his credit cards for new appliances and furniture and \$4,000 for clothes. He also had applied for a line of credit on his house and charged an expensive trip to it. Stunned, Bill stammered that he had charged almost nothing the previous month.

Five years later Bill is still fighting the effects of identity theft. It's taken him more than 100 hours to clear his name and retrieve his excellent credit rating. "Although I didn't lose a penny," he said, "it cost me hours of frustration and anxiety and even today companies still turn me down when I apply for a new credit card. It's a nightmare."

Identity theft is big business. Losses to businesses total \$50 billion annually, the Federal Trade Commission reports. In the last five years, 27 million Americans have had their identities stolen, with 246,000 complaints to the FTC in 2006 alone. To those whose identity is stolen, the aftermath is aggravation, confusion and hours of wasted time.

You, too, could be a victim of identity theft. It occurs when someone pretends to be you, using your social security number, your credit cards and your bank account numbers to borrow money, open new credit card accounts or charge thousands of dollars to buy cars, clothes or vacations.

## Stealing Your Good Name

The identity thief can get your personal information in many ways. Identity thieves often go to city dumps or apartment dumpsters to go through trash to get receipts with names and financial information.

Email is another way. Pretending to be eBay users or businesses you have used, the crooks email you saying that a question about your account has come up and they just want to make sure your information is correct. Identity thieves are skilled liars.

### Identity thieves also do the following:

- Steal your purse or wallet
- Take information from your mail box such as bank statements and pre-approved credit card applications
- Act as your employer, loan officer or landlord to get your credit report
- Watch your transactions at automated teller machines (ATM) and phone booths to capture your ATM card personal identification number (PIN)



## What can you do to prevent Identity Theft?

**Don't have** your Social Security number printed on your checks, driver's license, or ID cards or give it on the Internet.

**Don't give** out your Social Security number unless it's absolutely necessary.

**Get** a new driver's license that doesn't show your Social Security number. Some businesses routinely include Social Security numbers on their application forms. Ask any business why it is necessary.

**Protect** your Social Security number. Do not carry your Social Security card in your wallet or write your Social Security number on a check.

**Don't give out** personal information on the phone, through the mail or over the Internet unless you know it is a secure site.

**Shred** documents and paperwork with personal information before you throw them away.

**Don't use** your birth date or last four digits of your Social Security number as a password.

**Carefully get rid of** papers with personal information. Tear up or shred charge receipts, bank statements, expired credit cards, credit offers.

**Cut back** the number of cards you carry. Don't routinely take your Social Security number birth certificate or passport with you.

**Be aware** of others who are nearby when you're using your PIN. Don't throw your ATM receipt in the wastebasket.

**Don't give** your credit card or bank account number over the phone, through the mail, or over the Internet unless you confirm you are dealing with an actual representative of a legitimate business.

**Keep** personal information in a secure place at home.

## Common Ways ID Theft Happens



Skilled identity thieves use many ways to steal your personal information.

1. **Dumpsters:** They go through the trash looking for bills or other papers with personal information on it.
2. **Skimming:** They steal credit/debit card numbers by using special device when processing your card.
3. **Phishing:** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to tell them your personal information.
4. **Changing Your Address:** They send your billing statements to another address by filling out a "change of address" form.
5. **Stealing:** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information.

### What do thieves do with a stolen identity?

Once they have your personal information, identity thieves use it in a variety of ways.

Credit card fraud:

- They may open new credit card accounts in your name. When they use the cards and don't pay the bills, the delinquent accounts appear on your credit report.
- They may change the billing address on your credit card so that you no longer receive bills, and then run up charges on your account. Because your bills are now sent to a different address, it may be some time before you realize there's a problem.

Phone or utilities fraud:

- They may open a new phone or wireless account in your name, or run up charges on your existing account.
- They may use your name to get utility services like electricity, heating, or cable TV.

## EL/Civics Lesson Plan

### Bank/finance fraud:

- They may create counterfeit checks using your name or account number.
- They may open a bank account in your name and write bad checks.
- They may clone your ATM or debit card and make electronic withdrawals your name, draining your accounts.
- They may take out a loan in your name.

### Government documents fraud:

- They may get a driver's license or official ID card issued in your name but with their picture.
- They may use your name and Social Security number to get government benefits.
- They may file a fraudulent tax return using your information.

### Other fraud:

- They may get a job using your Social Security number.
- They may rent a house or get medical services using your name.
- They may give your personal information to police during an arrest. If they don't show up for their court date, a warrant for arrest is issued in your name.