

# Examining the statistics on fraud and identity theft

Students use the Internet to research the federal government's statistics on fraud and identity theft in the United States and in their state.

## Learning goals

### Big idea

Fraud and identity theft harm millions of Americans every year.

### Essential questions

- What are the most common types of fraud and identity theft?
- How do fraud and identity theft pose a financial risk to me?

### Objectives

- Research statistics about fraud and identity theft
- Analyze the data to understand the impact of fraud and identity theft

### What students will do

- Research statistics about fraud and identity theft.
- Analyze the data to understand the impact of fraud and identity theft

#### KEY INFORMATION

Building block:

-  Executive function
-  Financial knowledge and decision-making skills

**Grade level:** Middle school (6-8), High school (9-12)

**Age range:** 11-19

**Topic:** Protect (Preventing fraud and identity theft)

**School subject:** CTE (Career and technical education), English or language arts, Math

**Teaching strategy:** Competency-based learning

**Bloom's Taxonomy level:** Understand, Analyze, Create

**Activity duration:** 45-60 minutes

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#### STANDARDS

**Council for Economic Education**  
Standard VI. Protecting and insuring

**Jump\$tart Coalition**  
Financial decision-making - Standard 3

## Preparing for this activity

- Print copies of all student materials for each student, or prepare for students to access them electronically.
- While it's not necessary, completing the "[Exploring government agencies](#)" activity before this one may make this activity more meaningful.
- Become familiar with the Federal Trade Commission's (FTC) Consumer Sentinel Network at <https://public.tableau.com/profile/federal.trade.commission#!/vizhome/FraudandIDTheftMaps/AllReportsbyState>.
- Secure access to computers or tablets and the Internet for students to research the FTC Consumer Sentinel Network.

### What you'll need

#### THIS TEACHER GUIDE

- [Examining the statistics on fraud and identity theft \(guide\)](#)  
[cfpb\\_building\\_block\\_activities\\_examining-statistics-fraud-identity-theft\\_guide.pdf](#)

#### STUDENT MATERIALS

- [Examining the statistics on fraud and identity theft \(worksheet\)](#)  
[cfpb\\_building\\_block\\_activities\\_examining-statistics-fraud-identity-theft\\_worksheet.pdf](#)
- [The FTC Consumer Sentinel Network at https://public.tableau.com/profile/federal.trade.commission#!/vizhome/FraudandIDTheftMaps/AllReportsbyState](#)
- Computers or tablets with Internet access

## Exploring key financial concepts

Millions of Americans are victims of fraud or identity theft each year. Under federal law, identity theft happens when a person uses, or attempts to use, someone else's sensitive personal information to commit fraud.

The Federal Trade Commission (FTC) has a [website](#) dedicated to collecting people's complaints if they've been the victim of fraud, identity theft, or other unfair or deceptive business practices. Although filing a complaint won't guarantee that their problem will be fixed, it can help the FTC and other agencies investigate and take enforcement actions.

#### TIP

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Because fraud statistics, the types of fraud, and consumer protection laws change, students should be encouraged to always look for the most up-to-date information.

## Teaching this activity

### Whole-class introduction

- Tell students that they'll research data about the damage caused by crimes related to fraud and identity theft.
- Distribute the "Examining the statistics on fraud and identity theft" worksheet.
- Be sure students understand key vocabulary:

- **Fraud:** An illegal act that occurs when people try to trick you out of your personal information and your money.
- **Identity theft:** Using your personal information – such as your name, Social Security number, or credit card number – without your permission.

#### TIP

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Visit CFPB's financial education glossary at [consumerfinance.gov/financial-education-glossary/](https://consumerfinance.gov/financial-education-glossary/).

- Let students know that the Federal Trade Commission (FTC) has a [website](https://www.ftc.gov/) dedicated to collecting people's complaints if they've been the victim of fraud, identity theft, or other unfair or deceptive business practices.
  - Explain that although filing a complaint won't guarantee that their problem will be fixed, it can help the FTC and other agencies investigate and take enforcement actions when it's warranted.
- Explain that information on the complaints is made available to the public through an interactive, web-based data dashboard called the FTC Consumer Sentinel Network.
- Introduce students to the FTC Consumer Sentinel Network at <https://public.tableau.com/profile/federal.trade.commission#!/vizhome/FraudandIDTheftMaps/AllReportsbyState> and explain that they'll use this resource to complete the worksheet.

### Individual or group work

- Determine whether you want students to work individually, in pairs, or in small groups.
- On the Consumer Sentinel Network, students will compare data from 2014 (the first year data were available) to the most recent full calendar year. For example, if students are completing this activity in the fall of 2020, they will need to use data from 2019.
  - They'll select the time range using the "Year" and "Quarter" pull-down menus on the upper right corner.

- Students should select “All” in the “Quarter” pull-down menu.
  - Students should select the last calendar year instead of this year, so that all four full quarters of data are available.
- The answers to the first five questions on the worksheet can be found within the infographic elements on the main page.
- Question 5 is a higher-order thinking skills question that asks students to reflect on the types of things that may have happened during the time span being examined that may have caused the changes in data they’re seeing.
- Questions 7-9 ask students to interpret their own state’s data. To do this, they’ll need to use the map.
  - To begin, students can hover their mouse over the shape on the map that represents their home state.
    - Hovering will result in a pop-up window that provides the total number of “Fraud and Other reports” as well as the “number per 100K population.”
    - Note: Clicking on your state in the map will cause all of the dashboard data to reset for your state (instead of for the whole country).
  - To quickly compare their state’s “Reports per 100K Population,” they can look at how light or dark the color green is for their state.
    - They can compare the color to the key on the right side of the screen (between the blue box that reports “Total Fraud, Identity Theft, and Other Reports” and the “Fraud Facts” boxes).
    - For more specific data, they can hover over their own state and states nearby to compare these numbers.

## Wrap-up

Bring the class back together to share their answers and discuss what they’ve learned from analyzing the data.

## Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protection, including managing risk or preventing fraud and identity theft. The FTC’s [identitytheft.gov](#) website also has useful resources for understanding, addressing, and reporting identity theft.

## Measuring student learning

Students' responses on their worksheets will provide insight into their understanding.

This answer guide provides possible answers for questions 1-5 for 2014 and for question 10 on the "Examining the statistics on fraud and identity theft" worksheet. Responses to the other questions may differ based on the state or year.

**Keep in mind that students' answers may vary, as there may not be only one right answer.** The important thing is for students to have reasonable justification for their answers.

### Answer guide

	First year: 2014
1. What is the total number of fraud, identity theft, and other reports?	<b>2,619,191</b>
2. What is the number of fraud reports?	<b>1,527,428</b>
3. What is the total amount of money lost?	<b>\$1,752,800,000</b>
4. What is the median amount of money lost? (This gives a picture of how much one person lost.)	<b>\$495</b>
5. What are the top three report categories?	<b>Identity theft Debt collection Imposter scams</b>

10. Why is it important to be familiar with fraud and identity theft data? How can that information help you protect yourself?

**Answers will vary but may include an understanding that the data can help motivate them to learn to protect themselves from the risks related to fraud and identity theft.**