

Name: _____ Date: _____ Class: _____

BUILDING BLOCKS STUDENT WORKSHEET

Giving advice about consumer financial protection

Millions of Americans are victims of fraud or identity theft each year. Knowing how to recognize fraud and identity theft can help you protect your money.

Instructions

- 1** Pretend you write a consumer advice blog and review questions from readers who are victims of fraud or identity theft.
- 2** Write advice about their consumer financial protection concerns.
 - If necessary, investigate specific situations by conducting research on the Internet using government sources such as the webpages listed below.
- 3** Be prepared to share your advice with the class.

Your job: Answer these questions about fraud and identity theft

1. I found out that my identity was stolen. Who do I call to report this? Where do I even begin? (Possible source: <https://www.identitytheft.gov/>)

Advice:



2. I've just received my most recent credit card statement and there are several charges I didn't make. I'm overwhelmed and don't know who to contact. Should I write a letter to my credit card company, or should I just pay the fraudulent charges and move on? (Possible source: <https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-a-charge-on-my-credit-card-bill-en-61/>)

Advice:

3. When I went to file my taxes online, the system rejected my taxes because someone had already filed in my name. How can this happen? What should I do? Is there an agency I can contact? (Possible source: <https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft>)

Advice:

4. I just went to the ATM to get money, but the machine showed that I had a negative balance! I looked at my account online, and it seems that someone has been using my bank account to make purchases without my permission. What should I do? Should I try to track down whoever is stealing money from me or just ignore it? (Possible source: <https://www.consumerfinance.gov/consumer-tools/bank-accounts/>)

Advice: