

 BUILDING BLOCKS STUDENT WORKSHEET

Giving advice about consumer financial protection

Imagine you're a consumer affairs advice columnist for a large media company. Part of your job is to answer questions from victims of fraud and identity theft.

Instructions

1. Review questions posed 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 such sites as <https://www.usa.gov/identity-theft> and <https://www.identitytheft.gov/>.
3. Be prepared to share your advice with the class and participate in a whole-class discussion.

Your job: Answer these questions about fraud and identity theft

1. I found out that I've been a victim of identity theft. Who do I call to report this? Where do I even begin?

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?

Advice:

3. When I went to file my taxes online, the system rejected my submission because someone had already filed in my name. How can this happen? What should I do? Is there an agency I can contact?

Advice:

4. I just went to the ATM to get money, but the machine reported that I had a negative balance! I looked online, and it seems that someone has been using my bank account to make fraudulent purchases. What should I do? Can I try to track down whoever is stealing money from me or just ignore it?

Advice: