

Protecting your Social Security number

Students read about the importance of protecting their Social Security number and decide if statements about Social Security numbers are true or false.

Learning goals

Big idea

It's important to keep your Social Security number safe.

Essential questions

- What is a Social Security number?
- Why is it important to keep your Social Security number safe?

Objectives

- Explain the purpose of Social Security numbers
- Learn how to keep your Social Security number safe

What students will do


- Review information about Social Security numbers.
- Listen to statements about Social Security numbers and decide whether they're true or false.


NOTE

Please remember to consider your students' accommodations and special needs to ensure that all students are able to participate in a meaningful way.

KEY INFORMATION

Building block:

 Executive function

 Financial habits and norms

Grade level: Middle school (6-8)

Age range: 11-14

Topic: Protect (Preventing fraud and identity theft)

School subject: CTE (Career and technical education), English or language arts, Physical education or health, Social studies or history

Teaching strategy: Cooperative learning, Direct instruction

Bloom's Taxonomy level: Understand, Analyze

Activity duration: 45-60 minutes

National Standards for Personal Financial Education, 2021

Spending: 12-8

Managing risk: 4-1, 4-2, 8-5, 8-7, 12-11

These standards are cumulative, and topics are not repeated in each grade level. This activity may include information students need to understand before exploring this topic in more detail.

Preparing for this activity

- While it's not necessary, completing the "[Protecting yourself from identity theft](#)" activity first may make this one more meaningful.
- Consider displaying the poster, "Tips to Keep Your Social Security Number Safe" before doing this activity.
 - You can order the poster for free here:
<https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php?PubID=13466>.
- Print copies of all student materials for each student, or prepare for students to access them electronically.
- Print a copy of the Social Security statements in this guide, or access them electronically to read to the students.
- Make two signs, one saying "True" and the other "False," and post them on opposite sides of the room.

What you'll need

THIS TEACHER GUIDE

- [Protecting your Social Security number \(guide\)](#)
[cfpb_building_block_activities_protecting-your-social-security-number_guide.pdf](#)
- Social Security statements (in this guide)
- One "True" sign and one "False" sign

STUDENT MATERIALS

- [The importance of keeping Social Security numbers safe \(handout\)](#)
[cfpb_building_block_activities_keeping-social-security-numbers-safe_handout.pdf](#)

Exploring key financial concepts

Most people get a Social Security number when they're born or are lawfully admitted to the United States on a permanent basis. Everyone's number is different. It's a number that will be associated with you your whole life. You need a Social Security number to get a job, collect government benefits, and use for identification. But you should be careful about sharing your number, even when you're asked for it.

TIP

Because terms and laws related to identity theft change, students should be encouraged to always look for the most up-to-date information.

Dishonest people can try to steal your Social Security number so they can steal your identity. They can steal your Social Security number in many different ways. They can steal your wallet, purse, mail, or even your trash. Don't carry your Social Security card or number in your wallet or purse. Keep it somewhere safe at home. Thieves can also try to trick you into giving them your number online or on the phone. Never give your personal information to someone who calls you and asks for it, even if they say they're from a bank, credit union, or government. When you do need to share your Social Security number, make sure you're careful about whom you give it to.

Teaching this activity

Whole-class introduction

- Ask the students to raise their hands if they know what a Social Security number is.
 - Ask for a couple of volunteers to share what they know.
- Tell students that they'll learn about Social Security numbers and why it's important to keep them safe.
- Be sure students understand key vocabulary:
 - **Identity theft:** Using your personal information – such as your name, Social Security number, or credit card number – without your permission.
 - **Social Security number:** The nine-digit number on a Social Security card, an important piece of identification issued by the federal government that you'll need to get a job and collect government benefits.

TIP

Visit CFPB's financial education glossary at consumerfinance.gov/financial-education-glossary/.

Individual and group work

- Give the handout to each student.
- Give students time to read the handout on their own.
- Once students have finished reading, guide them to come up with a shared understanding of the purpose of Social Security numbers, based on the handout.
 - Record their responses so that everyone can see them and refer to them.
- Explain that you'll read some statements about Social Security numbers to the class and that they'll decide whether each statement is true or false.

- Tell them that if they think a statement is true, they should walk to the side of the room with the “True” sign. If they think it’s false, they should walk to the side of the room with the “False” sign.
 - Emphasize that they should make their own decision and not just follow other students.
- After all the students have made their choice about a statement, give them the answer from the statements page and read the “Expanding understanding” section to the class.
- Repeat the process until you’ve read all the statements.

Wrap-up

- Bring the class back together.
- Have students complete an exit ticket (a short, ungraded quiz). Give students five minutes at the end of class to complete the following prompts:
 - Why is it important to keep your Social Security number safe?
 - What is one thing you can do to today keep your Social Security number safe?

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protection, including preventing fraud and identity theft. Suggested activities include [“Exploring government agencies”](#) and [“Examining the statistics on fraud and identity theft.”](#)

For more activities and resources related to Social Security, you can visit the Social Security Administration’s educator page at <https://www.ssa.gov/thirdparty/educators.html>. The Consumer Financial Protection Bureau also has a flyer about Social Security scams at https://files.consumerfinance.gov/f/documents/cfpb_placemat_social_security_scam.pdf that you can share with students.

Measuring student learning

Students’ answers during the activity and on their exit tickets can give you a sense of their understanding.

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.

Social Security statements

Statement	True or false?	Expanding understanding
Social Security numbers aren't important.	False	A Social Security number is important because you need it to get a job, collect Social Security benefits, and get some other government services.
Thieves can try to trick you into giving them your number online or on the phone.	True	Dishonest people can try to steal your Social Security number in a lot of different ways, including online or on the phone.
If someone asks me for my Social Security number, I have to give it to them.	False	The choice to share your Social Security number or not is yours. You should be careful about sharing your number, even when you're asked for it.
Sometimes it's okay to share my Social Security number.	True	Sometimes you'll have to share your number. For example, when you get a job, rent an apartment, open a bank account, or apply for a credit card, you may need to share your Social Security number.
I should always carry my Social Security card in my wallet or purse.	False	Thieves can steal your wallet, purse, mail, or even your trash. Don't carry your Social Security card or number in your wallet or purse.
Somebody using my Social Security number illegally could cause me a lot of problems.	True	A dishonest person who has your Social Security number can steal your identity and apply for loans or credit cards in your name. The thieves use the loans or credit cards and don't pay the bills. That hurts your credit.
If someone uses my Social Security number, I'll find out right away.	False	You may not find out that someone stole your number until you're turned down for credit, or you're contacted by lenders demanding payment for items you never bought.
I should never give out my Social Security number to someone who calls me on the phone and asks for it.	True	Never give your personal information to someone who calls you and asks for it, even if they say they're from a bank or credit union. When you do need to share your Social Security number, make sure you're careful about whom you give it to.