

Reporting fraud or identity theft to authorities

Students match fraud and identity theft crime descriptions with appropriate action steps to take in the event of a real-life crime.

Learning goals

Big idea

Fraud and identity theft hurt millions of Americans every year.

Essential questions

- What can I learn from other people's experiences to better protect my financial identity?
- How do I report fraud and identity theft?

Objectives

- Understand types of fraud and identity theft
- Become familiar with how to report identity theft and identity fraud

What students will do

- Analyze identity theft and fraud scenarios.
- Research action steps fraud and identity theft victims should take to address or report their experience.

KEY INFORMATION

Building block:

-  Financial habits and norms
-  Financial knowledge and decision-making skills

Grade level: High school (9-12)

Age range: 13-19

Topic: Protect (Preventing fraud and identity theft)

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

Teaching strategy: Simulation, Blended learning

Bloom's Taxonomy level: Understand, Analyze, Create

Activity duration: 45-60 minutes

STANDARDS

Council for Economic Education
Standard VI. Protecting and insuring

Jump\$tart Coalition
Risk management and insurance -
Standard 1
Financial decision-making - Standard 7

Preparing for this activity

- Print copies of all student materials or prepare for students to access them electronically.
- Arrange for students to access the Internet on computers or tablets to do research or provide them with printed versions of research materials.

What you'll need

THIS TEACHER GUIDE

- Reporting fraud or identity theft to authorities (guide)
[cfpb_building_block_activities_reporting-fraud-theft-to-authorities_guide.pdf](#)

STUDENT MATERIALS

- Reporting fraud or identity theft to authorities (worksheet)
[cfpb_building_block_activities_reporting-fraud-theft-to-authorities_worksheet.pdf](#)
- 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 occurs when someone uses or attempts to use the sensitive personal information of another person to commit fraud.

TIP

Students should be encouraged to always look for the most up-to-date information.

Teaching this activity

Whole-class introduction

- Distribute the “Reporting fraud or identity theft to authorities” worksheet.
- Introduce the topic of fraud and identity theft.
- If this activity follows other activities on the topic, such as “Defining fraud and identity theft,” review the key points from those explorations.
- Point out two sections of the worksheet: the list of action steps and the descriptions of fraud and identity theft.

- Explain that their task is to match the description with the action step they should take.
- Show students the websites <https://www.usa.gov/identity-theft> and <https://www.consumerfinance.gov>, highlighting that students can use these sites to investigate supports for fraud and identity theft victims.

TIP

Visit [CFPB's financial education glossary](#) for terms and definitions you may find useful.

Individual or group work

- Students can work individually or with a partner as they read and reflect on the four descriptions of fraud and identity theft crimes.
- Remind students that to match the descriptions with the action steps, they should conduct research using the <https://www.usa.gov/identity-theft> and <https://www.consumerfinance.gov> sites and the other sites listed on the worksheet.
- Explain that students should include justifications for their answers, using evidence where possible.

Wrap-up

- Ask student volunteers to present their answer for a given description.
- Ask the class to use hand signals to indicate whether they agree or disagree with each answer provided. They can use the following signals:
 - Thumbs up: agree
 - Thumbs down: disagree
 - Thumbs sideways: unsure
- Invite students to engage in a discussion to synthesize and reflect on their growing understanding of fraud and identity theft.

Suggested next steps

Consider searching for other [CFPB activities](#) that address the topic of protect, including managing risk and preventing fraud and identity theft.

Measuring student learning

Use the answer guide to assess students' individual or group responses.

Answer guide

Below are suggested answers connecting fraud and identity theft crime descriptions to specific action steps.

| Description | Action step |
|-------------|---|
| 1 | #2: If you suspect that you've been the victim of a data breach and someone has stolen your identity as a result, visit http://www.identitytheft.gov to see the steps you can take. |
| 2 | #1: Complain to the Consumer Financial Protection Bureau: https://www.consumerfinance.gov/data-research/consumer-complaints/ |
| 3 | #4: Contact the IRS: https://www.irs.gov/individuals/how-do-you-report-suspected-tax-fraud-activity or https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft |
| 4 | #3: Inform your bank immediately. This should be the first step when you suspect your card number is being misused. |

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.