

 **BUILDING BLOCKS STUDENT WORKSHEET**

# Reporting fraud or theft to authorities

Millions of Americans are hurt by fraud and identity theft each year. It's helpful to know what steps you can take to report these crimes to authorities.

## Instructions

- 1** Scan the list of action steps and read the descriptions of fraud and identity theft.
- 2** Match each description with the action step that best fits. To do that:
  - Visit the websites listed with the action steps to get information.
  - Explore <https://www.usa.gov/identity-theft> and <https://www.consumerfinance.gov> to learn more about dealing with these types of fraud and identity theft.
- 3** For each description, explain the steps you'd take using the information you found through your research.

## Action steps for victims of fraud and identity theft

Match each of these action steps to the descriptions on the next page.

- A. Notify the credit reporting company about the error and then notify the Consumer Financial Protection Bureau: <https://www.consumerfinance.gov/complaint/>.
- B. Go to <https://www.usa.gov/identity-theft> or [www.identitytheft.gov](http://www.identitytheft.gov) to learn steps to take if you are a victim of a data breach. You could also see if the credit reporting company has a website dedicated to the breach or another resource to learn more about what they have shared with consumers.



- C. Inform your bank immediately. This should be the first step when you suspect your card number is being misused. (Each bank has its own toll-free number to report fraud and theft.)
- D. Contact the IRS: <https://www.irs.gov/identity-theft-central> or <https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft>.

## Descriptions of fraud and identity theft

1. Credit reporting company Equifax had a data breach in 2017 that affected over 140 million people. If you believe someone is using information about you that they may have obtained from this or another data breach, and you want to report an identity theft, what should you do?
  
2. There is an error on your credit report, and you think the error is due to fraud. You have already reported it to your credit card company and to the credit reporting company. Your credit card company refuses to take action, and you believe you're being treated unfairly. What actions should you take?
  
3. You got a notification that you've received and cashed your tax refund, but you haven't even filed your taxes yet! You suspect you're a victim of fraud, and someone is illegally using your identity to file taxes. What should you do to report this concern?
  
4. You accessed your bank account online and it shows a debit that you know you didn't make. What should be your first step: contacting your bank or contacting the government authorities?