

 **BUILDING BLOCKS STUDENT WORKSHEET**

# Reporting fraud or identity theft to authorities

Millions of Americans are hurt by fraud and identity theft each year. In this activity, you'll explore 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>
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.

1. Notify the Consumer Financial Protection Bureau:  
<https://www.consumerfinance.gov/>.
2. Go to the <https://www.usa.gov/identity-theft> website to learn steps to take if you are a victim of a data breach. You could also visit the specific company website dedicated to the breach (<https://www.equifaxsecurity2017.com/>) to learn more about what they have shared with consumers.
3. Inform your bank immediately. (Note: Each bank has its own toll-free number to report fraud and theft.)
4. Contact the IRS: <https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft>.

## Descriptions of fraud and identity theft

1. Credit reporting agency 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 have already reported it to your credit card company and to the credit reporting agency. Your credit card company refuses to take action, and you believe you're being treated unfairly. Where else should you report this fraudulent credit card activity?
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?