## JUSTIFIED TRUE OR FALSE LIST (ANSWER KEY)

Name: $\qquad$ Hour: $\qquad$
Before reading: Read each statement carefully. Decide whether each statement is true (T) or false (F) based on your personal knowledge.

As you read: Re-evaluate your answer to each statement as you go. Correct answers as needed. If you deem a statement false, write the correct information underneath it.

T 1. People aged 65 or older are one of the groups most affected by identity theft. Note: 2.6 million elderly people were victims of identity theft in 2014. This number is expected to increase.
F 2. About 6 million consumers are affected by identity theft or fraud annually. The number is closer to 15 million in 2016.
T 3. The most frequently reported crime is theft of credit card information.

F 4. The rate of identity theft has decreased slightly due to better cybersecurity measures.
The rate of identity theft is increasing as corporate data is stolen by cyber thieves' hacking.
T 5. "Phishing" is a technique thieves use to collect personal information.

F 6. Banks typically ask victims of identity theft to repay monetary losses from fraud. Banks typically cover losses of most victims.
T 7. If you believe your personal information has been compromised, you should contact your credit card company immediately

T 8. Hackers steal, on average, $\$ 150-\$ 250$ worth of goods or money for each credit card stolen.

F 9. Local police typically work with victims to recover money lost in cyber-related fraud. Local police don't have the resources to battle cyber theft. The FBI investigates only corporate cyber theft. T. 10. Once a thief has your personal information, they can apply for credit cards in your name.

$L \cdot E \cdot A \cdot R \cdot N$

