

Don't Let This Happen to Your Grandma!

Standard 9: Identity Theft

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Grade Level	7th – 12th Grade	**Time Frame**	150 minutes
Subject	Financial Literacy, Social Studies	**Duration**	3-4 class periods
Course	Personal Financial Literacy		

Essential Question

How do people steal your identity online? Can we prevent identity theft or consumer fraud?

Summary

In this lesson, students will understand the essential elements of identity theft and consumer fraud. They will create a PSA-style poster or video about how to avoid identity theft. This lesson includes optional modifications for distance learning. Resources for use in Google Classroom are included.

Snapshot

Engage

Students complete a Fist to Five activity to identify what they already know about identity theft.

Explore

Students complete a Justified True or False list based on their prior knowledge and conversation with a peer.

Explain

Students read an article about identity theft and reassess their answers on the Justified True or False list.

Extend

Students create a Public Service Announcement (PSA) poster or a video PSA announcement.

Evaluate

Each student's Justified True or False List, GramIt, and PSA presentation may serve as evaluations for this lesson. A rubric is attached.

Standards

ACT College and Career Readiness Standards - Reading (6-12)

CLR301: Locate simple details at the sentence and paragraph level in somewhat challenging passages
CLR302: Draw simple logical conclusions in somewhat challenging passages
WME402: Interpret most words and phrases as they are used in somewhat challenging passages, including determining technical, connotative, and figurative meanings

Oklahoma Academic Standards (Personal Financial Literacy (7th through 12th grade))

PFL.9: The student will identify and explain consumer fraud and identity theft.
PFL.9.2: Describe ways to recognize and avoid identity theft (e.g., review monthly financial statements and annual credit reports; protect personal information and online passwords).
PFL.9.3: Describe methods to correct problems arising from identity theft and fraudulent business practices (e.g., contact national credit bureaus and local/state law enforcement agencies).

Attachments

- Justified True or False List (Answer Key)—Don't Let This Happen to Your Grandma.docx
- Justified True or False List (Answer Key)—Don't Let This Happen to Your Grandma.pdf
- Justified True or False List—Don't Let This Happen to Your Grandma - Spanish.docx
- Justified True or False List—Don't Let This Happen to Your Grandma - Spanish.pdf
- Justified True or False List—Don't Let This Happen to Your Grandma.docx
- Justified True or False List—Don't Let This Happen to Your Grandma.pdf
- Lesson Slides—Don't Let This Happen to Your Grandma.pptx
- PSA Rubric—Don't Let This Happen to Your Grandma - Spanish.docx
- PSA Rubric—Don't Let This Happen to Your Grandma - Spanish.pdf
- PSA Rubric—Don't Let This Happen to Your Grandma.docx
- PSA Rubric—Don't Let This Happen to Your Grandma.pdf
- The Problems of Identity Theft—Don't Let This Happen to Your Grandma - Spanish.docx
- The Problems of Identity Theft—Don't Let This Happen to Your Grandma - Spanish.pdf
- The Problems of Identity Theft—Don't Let This Happen to Your Grandma.docx
- The Problems of Identity Theft—Don't Let This Happen to Your Grandma.pdf

Materials

- Lesson Slides (attached)
- Justified True or False List (attached; one per student)
- Justified True or False List (Answer Key) (attached; optional)
- PSA Rubric (attached; one per student)
- The Problems of Identity Theft reading (attached; one per student)
- Internet-enabled student devices for research
- Posters and art supplies (construction paper, markers, etc.)

Engage

Use the attached **Lesson Slides** to guide the lesson. Begin with **slide 3**. Briefly, read aloud the essential questions: *How do people steal your identity online? Can we prevent identity theft or consumer fraud?* Move to **slide 4.** Introduce students to the Fist to Five strategy. Ask students to hold up 0-5 fingers based on their answers to the question, "Do you know how to protect your online identity?" As stated on the slide, a closed fist means, "I'm not sure how to prevent my identity from being compromised," while five fingers mean, "I'm an expert at protecting my online identity."

Ask students who gave reasonably high numbers to share what they do to protect their identity. On a whiteboard space, record students' ideas and other ideas from the discussion about how to prevent identity theft.

Optional Modification for Distance Learning

To make use of the above activity in an online or distance learning environment, consider using a polling application like Mentimeter or setting up a Google Form to aggregate student responses. Download all attachments to use this lesson in Google Classroom.

Explore

Introduce students to the Justified True or False strategy. Then, invite students to explore the topic of identity theft and consumer fraud. Pass out a copy of the attached **Justified True or False List** handout to each student. Ask students to read each statement carefully and decide whether it is true or false based on personal knowledge. Allow about 15–20 minutes of time for this activity.

Have students pair up to compare their answers. Students are free to change their answers based on their discussions.

Optional Modification for Distance Learning

Consider creating multiple copies of the attached "Justified True or False List" using Google Docs. Assign two students to each copy of the handout and have them collaborate virtually. Students can add notes to the document and collaborate as a group using the "chat" feature in the document. You may also consider making this activity a discussion board post to which your students can respond directly. Download all attachments to use this lesson in Google Classroom.

Explain

Pass out a copy of the attached **The Problems of Identity Theft** reading to each student. Have students read the article, correcting their Justified True and False Lists as they go. For statements deemed false, students should write the correct information underneath the statement. Allow about 30 minutes for the reading and for students to correct their lists.

Optional: Justified True or False Lists

You may choose to have students hand in the assignment for a grade before going over the answers with the class. If you choose to do so, be sure to go over the correct answers with the class as shown below.

Next, move to **slide 5.** Go over each answer with the class and have students correct their own answers (if you have chosen not to take up students' lists). Move to **slide 6** when students are ready to see statements 5-8, and then to **slide 7** to see statements 9-11. See the attached **Justified True or False List (Answer Key)** for a printed version of the answers.

Extend

Place students in groups of 2-3. Pass out a copy of the attached **PSA Rubric** to each student. Invite groups to create their own PSA about identity theft prevention. Each group will have a specific topic to address. Consider also telling students that the best PSAs will be placed in your school's hallway, if possible. Read the rubric aloud and answer any questions regarding expectations for the project.

Move to **slide 8.** Assign each group one of the topics listed on the slide. Have students access the Internet to research, finding reliable sources online that address their topics. Each student group should find at least three Internet sources and create a five-item, bullet-point poster that offers solutions for online use. Allow one class period for Internet research and poster creation and a second class period for presentations.

Optional: PSA Video Variation

The PSA can also be accomplished by student groups creating a short video announcement. iMovie (iPads) and smartphone cameras can be used to make these video PSAs. A helpful tip when creating videos is to require student groups to submit a written script for teacher approval prior to filming.

Optional Modification for Distance Learning

To make this activity accessible for online or distance learning, you can have students create digital posters using an application such as Canva or Google Slides. Download all attachments to use this lesson in Google Classroom.

Evaluate

Move to **slide 9.** Introduce students to the GramIt strategy. As an Exit Ticket, ask students to summarize what they learned about identity theft or identity protection. Ask them to include a hashtag and optional image and to share their Gramit with a partner when it's complete.

Each student's Justified True or False List, PSA presentation, and GramIt serve as assessments for this lesson.

Teacher's Note: Looking for Hands-on Financial Literacy?

Mind Your Own Budget (MYOB) is a comprehensive game-based learning application for financial literacy. Mind Your Own Budget is aligned with the OK Passport and National Standards for Financial Literacy. Through game-playing, students encounter everyday financial tasks such as making and keeping a budget, paying recurring and emergency expenses, managing financial accounts, and using financial instruments. Each scenario presents a new challenge and teaches new concepts while building on important budgeting basics. To find out more about K20 Digital Game-Based Learning, go to https://k20center.ou.edu/games/ or email k20center@ou.edu.

Resources

- K20 Center. (n.d.). Fist to Five. Strategies. https://learn.k20center.ou.edu/strategy/7b4de59085f566aa097814b8c0003b4a
- K20 Center. (n.d.). GramIt. Strategies. https://learn.k20center.ou.edu/strategy/2554
- K20 Center. (n.d.). Justified True or False. Strategies. https://learn.k20center.ou.edu/strategy/d9908066f654727934df7bf4f507a9cc
- K20 Center. (n.d.). Mentimeter. Tech Tools. https://learn.k20center.ou.edu/tech-tool/645
- K20 Center. (n.d.). Google Classroom. Tech Tools. https://learn.k20center.ou.edu/tech-tool/628
- K20 Center. (n.d.). iMovie. Tech Tools. https://learn.k20center.ou.edu/tech-tool/636
- K20 Center. (n.d.). Canva. Tech Tools. https://learn.k20center.ou.edu/tech-tool/612