OKMM
Oklahoma Money Matters

IDENTITY THEFT LESSON PLAN

ITEMS NEEDED

Items Needed:

- Print or share digital copies of OKMM's Your Money Matters High School Guide.
- Print High Risk and Low Risk signs for the activity.
- Print Identity Theft Scenarios flyer.

OPENING DISCUSSION

- Why might someone try to steal a teenager's identity, even if they don't have money yet?
- Have you ever received a suspicious text or email? What made it seem fake to you?
- What's one habit people your age have that might accidentally put their identity at risk?
- Young adults in their twenties are targeted more often for identity theft. Why do you think that is?

CONTENT

Identity theft happens when someone steals your personal information, such as your name, Social Security Number (SSN), or debit or credit card number, and uses it without your permission.

Phishing is one of the most common ways identity thieves trick people into sharing personal information. Watch out! Scammers may pretend to be a trusted source from your bank, school or employer, and use messages or calls to steal your passwords, Social Security number or financial information.

Throughout this lesson, students will learn:

- How to prevent identity theft
- How to identify everyday situations where personal information is either protected or at risk
- The reason they should be cautious when giving out personal information

INSTRUCTIONAL ACTIVITY

Review the content on page 13 of OKMM's Your Money Matters High School Guide to educate students about avoiding identity theft. Ask students to read this information and be prepared to discuss the following questions:

- Why do you think thieves want your information, such as your SSN, instead of just stealing money?
- Which of these do you think people do the least: shred papers, check credit or use strong passwords?
- How could checking your credit help you catch identity theft early, before it becomes a big problem?

ACTIVITY

Help students recognize everyday situations where personal information is either safe or at risk and choose smart actions in real-life scenarios.

- Give students a scenario.
- Have them decide if it's **High Risk** or **Low Risk** for identity theft.
- Ask them to explain their choice and suggest how it can be improved using the Identity Theft Scenarios flyer.
- Compare students' answers to the Identity Theft Scenario Educator Key.

SCENARIO EXAMPLES

Use this opportunity to explain that not everyone is offered the same rates, terms, or perks when applying for credit.

- Throwing away credit card offers without shredding them.
- Using public Wi-Fi to check a bank account.
- Checking your bank apps regularly.
- Posting on social media that you're out of town for a week.
- Delete and report a suspicious email asking for a password.
- Sending personal information through email.
- Shredding papers with personal or financial information.
- Using the same password for multiple accounts.
- Saving card information on a shared family computer.

Remind students that this exercise isn't meant to scare them. They just need to be aware of the information they are making public and how it can be used to gain access to their personal finances.

To learn more about OKMM, visit our website OklahomaMoneyMatters.org.

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