OKMM
Oklahoma Money Matters

IDENTITY THEFT SCENARIOS

EDUCATOR ANSWER KEY

For each scenario, determine whether it presents a **Low Risk** or **High Risk** for identity theft and briefly explain your reasoning.

1. Throwing away credit card offers without shredding them. ☐ Low Risk ☒ High Risk
   Why? **They may contain your full name and address, a pre-approval confirmation, and a code tied to your credit profile.**

2. Using public Wi Fi to check a bank account. ☐ Low Risk ☒ High Risk
   Why? **Anyone else on the same network could monitor your information; some aren't well encrypted so your data can be exposed.**

3. Checking your bank apps regularly. ☒ Low Risk ☐ High Risk
   Why? **Monitoring accounts catches fraud early so you can notify your bank quickly.**

4. Posting on social media that you're out of town for a week. ☐ Low Risk ☒ High Risk
   Why? **This signals that your home, and possibly your personal belongings, are unprotected.**

5. Delete and report a suspicious email asking for a password. ☒ Low Risk ☐ High Risk
   Why? **This is called phishing. This is a common way that identity theft starts.**

6. Sending personal information through email. ☐ Low Risk ☒ High Risk
   Why? **Hackers can intercept emails and use the information to steal your identity.**

7. Shredding papers with personal or financial information. ☒ Low Risk ☐ High Risk
   Why? **Not shredding documents can make personal information vulnerable to thieves.**

8. Using the same password for multiple accounts. ☐ Low Risk ☒ High Risk
   Why? **If one account gets hacked, criminals can try that same password on your other accounts.**

9. Saving card information on a shared family computer. ☐ Low Risk ☒ High Risk
   Why? **This can create risks of unauthorized purchases; plus, saved cards can be stolen by malware.**