**Teacher Notes for Financial Freedom Chapter 8: Avoiding Identity Theft**

In this chapter, students learn all about Internet safety and identity theft. After reading and researching about identify theft, students will create a poster or infographic, using evidence from the text.

**Lesson Instructions**

1. **Introduction (97):** Students read the introduction. Discuss what they know about identity theft. As they read the text, they take notes to create a definition and example of identity theft.
2. **Exercise (98):** Students read through the graphs and discuss the state of identity theft in Florida. What surprised you? Why do you think these things happen?
3. **Internet Safety (99):** Students write what they know about Internet Safety. Then they read pages 99-101, taking notes about Internet Safety, so they can write what they learned on the bottom of page 101.
4. **Identity Theft (101-102):** Students read about identity theft and visit online sites to learn more. They record important points they learned about identity theft.
5. **What to do if you think your identity has been stolen (103-104):** Students read and conduct research about what to do if your identity has been stolen. They record their findings and compare notes. (Optional activity: they can create public service announcements about what to do if your identity has been stolen).
6. **Review (104):** Students complete quiz.
7. **Exercise (105):** Using information from the text and additional sources, students create a poster or infographic warning people about the dangers of identity theft.

**NGSSS Standards for Financial Literacy**

[SS.912.FL.2.7:](http://www.cpalms.org/Public/PreviewStandard/Preview/8565) Examine governments establishing laws and institutions to provide consumers with information about goods or services being purchased and to protect consumers from fraud.

[SS.912.FL.4.7:](http://www.cpalms.org/Public/PreviewStandard/Preview/8579)Describe that, in addition to assessing a person’s credit risk, credit reports and scores may be requested and used by employers in hiring decisions, landlords in deciding whether to rent apartments, and insurance companies in charging premiums.

[SS.912.FL.4.8:](http://www.cpalms.org/Public/PreviewStandard/Preview/8580)Examine that failure to repay a loan has significant consequences for borrowers (negative entries on their credit report, repossession of property (collateral), garnishment of wages, and the inability to obtain loans in the future.)

[SS.912.FL.4.13:](http://www.cpalms.org/Public/PreviewStandard/Preview/8585)Explain that consumers are entitled to a free copy of their credit report annually so that they can verify that no errors were made that might increase their cost of credit.

[SS.912.FL.6.9:](http://www.cpalms.org/Public/PreviewStandard/Preview/8606)Explain that loss of assets, wealth, and future opportunities can occur if an individual’s personal information is obtained by others through identity theft and then used fraudulently, and that by managing their personal information and choosing the environment in which it is revealed, individuals can accept, reduce, and insure against the risk of loss due to identity theft.

[SS.912.FL.6.10:](http://www.cpalms.org/Public/PreviewStandard/Preview/8607)Compare federal and state regulations that provide some remedies and assistance for victims of identity theft

**Language Arts Florida Standards**

LAFS.1112.L.3.6: Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

LAFS.1112.RI.1.1: Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.

LAFS.1112.RI.3.7: Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

LAFS.1112.SL.1.1: (If using discussion) Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.

LAFS.1112.WHST.1.2: Write informative/explanatory texts, including the narration of historical events, scientific procedures/ experiments, or technical processes.

LAFS.1112.WHST.3.9: Draw evidence from informational texts to support analysis, reflection, and research.