

A black and white photograph of a young man with curly hair, smiling and resting his chin on his hand while sitting in a wheelchair. He is wearing a light-colored button-down shirt. In the background, three other people are seated at a long table, working or studying in a bright, modern room with large windows.

KEY 8 Facilitator Guide Protecting Your Identity

JIM CASEY YOUTH OPPORTUNITIES INITIATIVE
THE ANNIE E. CASEY FOUNDATION

KEY 8 PROTECTING YOUR IDENTITY

FACILITATOR GUIDE



Read the *Guide to Facilitating Keys to Your Financial Future* if you have not already done so. This important resource will provide you with information and tips to effectively and efficiently use this curriculum.

Introduction

This facilitator guide includes complete instructions for leading activities to provide a highly interactive training for young people. All instructions are next to their corresponding pages in the participant guide — instructions on the left and the participant guide on the right. The participant guide pages included in the facilitator guide have answers to activities and exercises — the answers are NOT included in the participant guides. This is meant to help you as a facilitator understand the range of answers that may come from participants and highlight answers that participants may not have considered.

Where you are prompted to provide information, use the text within the participant guide on the right side. The same information is NOT repeated in the instructions on the left side to keep the instructions as streamlined as possible with a focus on setting up, facilitating and processing activities.

Finally, you may be tempted to cut activities or small group work to save time and present the information instead. Avoid this. If you are pressed for time, cover less material in the key. Discussions, exercises and activities in pairs or small groups are more engaging and therefore, more effective.

Before the training:

Set up the room so small groups of participants are sitting around tables.

Make sure you have flipcharts or a whiteboard and the appropriate markers. Only use black, blue, brown, purple and dark green markers.

Review the facilitator guide. This includes reading the corresponding page in the participant guide.

Remember, most content is contained in the participant guide — the right side of this document.

Prepare/set up for specific activities using “Notes” in the facilitator guide.

Develop your own examples to augment information provided in the participant guide and facilitator guide.

Identify local resources where prompted so you can share and discuss them with the participants.

A young man with curly hair is sitting in a wheelchair, smiling at the camera. He is wearing a light blue button-down shirt and jeans. In the background, three other people are sitting at a long table in a bright room with large windows. A yellow rectangular box is overlaid on the right side of the image, containing the title text.

KEY 8 Participant Guide

Protecting Your Identity

JIM CASEY YOUTH OPPORTUNITIES INITIATIVE

THE ANNIE E. CASEY FOUNDATION

Introduction (continued)

List of training activities:

TRAINING METHOD	TOPIC	TIME ESTIMATE
Presentation	Welcome and Session Objectives	5 minutes
Individual Activity, Large Group Discussion and Presentation	Your Identity	10–15 minutes
Scavenger Hunt in Small Groups OR Small Group Scenario	Key to Your Financial Future: Your Identification and Critical Documents and Key Activity: Your Identification and Critical Documents Scavenger Hunt OR Key Activity: Malaika's Key Documents	10–15 minutes
Facilitated Discussion	Identity Theft	5 minutes
Small Group Brainstorm (Optional)	Key Activity: How Your Identity Can Be Stolen (Optional)	7 minutes
Exercise in Pairs	Key Activity: Signs Your Identity May Have Been Stolen	5 minutes
Exercise in Groups of Three and Scenario	Getting Help; Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen; and Key Activity: Nola Has Her Identity Stolen	10 minutes
Exercise in Pairs	Key Activity: Ways to Prevent Identity Theft	10 minutes
Individual Activity (Optional)	Wrap Up: Protecting Your Identity (Optional)	5 minutes
Closing	Key Information From This Section	2 minutes
Closing Activity (Optional)		5 minutes
TOTAL TIME ESTIMATE		Approx. 1 hour, not including optional activities

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KEY 8 Participant Guide

Protecting Your Identity

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PRESENTATION

Welcome and Session Objectives



- Welcome participants.
- Explain the following:
 - o **Keys to Your Financial Future** is designed to help you plan how to get, manage and use money now and in the future so you can have the life you envision for yourself.
 - o This eighth section of **Keys to Your Financial Future** is about protecting your identity.
 - o This key covers identification and critical documents, ways to keep these documents safe, ways to determine if your identity has been stolen, steps to take if your identity has been stolen and strategies for preventing identity theft and staying safe in a digital environment.
- Quickly orient participants to the contents in the key using the table of contents on page 2 of the participant guide.

Note: The terms “key” is used instead of module or chapter throughout this curriculum.

- Explain the following:
 - o We will be talking about many Key Concepts as a group, but we will also do some activities in pairs or small groups.
 - o Working with a partner or in small groups will help keep this training more interesting and help you practice some of the ideas we are learning together.

Note: Before training, read through the facilitator guide and figure out how to identify the pairs and small groups for each activity. There is guidance with many of the activities, but you may want to think about: group dynamics — consider moving participants to different groups during the training to improve the training environment; group size — if there are only five participants, breaking into small groups may not make sense, but working with a partner may; and room arrangement — everyone around one table, participants seated around tables or participants sitting at desks. (Participants sitting at desks is not advisable but may be unavoidable, depending on the resources you have in your community for training space.)

KEY 8

Protecting Your Identity



“Protecting Your Identity” is the eighth and final key in *Keys to Your Financial Future*, a financial capability curriculum for young people. This key covers what makes up identity, how to identify if your identity has been stolen and steps to take if your identity has been stolen.

What You’ll Find in This Key

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KEY ACTIVITY: Your Identification and Critical Documents Scavenger Hunt	9
KEY ACTIVITY: Malaika’s Key Documents	10
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KEY ACTIVITY: Ways to Prevent Identity Theft.	17
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PRESENTATION (continued)

Welcome and Session Objectives

- Review the session objectives on page 3 of the participant guide — What You're Going to Know or Be Able to Do.

Note: Paraphrase them; don't read them.

What You're Going to Know or Be Able to Do

By the end of this key, you'll know or be able to do the following:

- ☐ **LIST** the identification and critical documents you may need and the reasons you need them.
- ☐ **KNOW** where to get identification and critical documents.
- ☐ **EXPLAIN** ways to keep critical documents safe.
- ☐ **LIST** ways to determine if your identity has been stolen.
- ☐ **DESCRIBE** the steps to take if you suspect or know your identity has been stolen.
- ☐ **LIST** specific ways to prevent identity theft.
- ☐ **LIST** specific strategies to stay safe in a digital environment.



INDIVIDUAL ACTIVITY, LARGE GROUP DISCUSSION AND PRESENTATION

Your Identity



10–15
minutes

- Instruct participants to answer the question at the top of page 4.

Note: There are two alternatives:

1. You can instruct participants to draw pictures of things that represent their identity. They can do this individually on flipchart paper or as small groups — each participant contributing images to the small group's poster. This is more fun and engaging but will take more time. The goal is for young people to recognize there is a lot that makes up their identity, not JUST official documents.
 2. You can skip this altogether and just ask participants: What makes up your identity when it comes to managing your money? The answers to this come from the Key Concept. This is a faster way to introduce the topic but focuses on "official" components of identity only.
- After a few minutes, ask participants to share some of what they wrote (or drew).
 - Explain how someone establishes her identity in the U.S. economy using the information on page 4, including the information listed in the Key Concept: What Makes Up Your Identity.
 - Explain what having your documents helps you do.



WHAT MAKES UP YOUR IDENTITY?

Some people would say your identity is how you would describe who you are. When it comes to managing your money, your identity is the information that separates you from everyone else. This includes:

- your full, legal name;
- your date of birth;
- your Social Security number;
- your current and previous addresses and phone numbers;
- your driver's license, state identification and U.S. passport number; and
- numbers on immigration documents.

Some would include account numbers, passwords, personal identification numbers (PINs) and security questions used to provide access to account information as part of your identity. Common security questions unique to you may include:

- What was the name of your first pet?
- Where were you born?
- What high school did you attend?

This information and any document that contains some of this information need to be protected to prevent the theft of your identity.

YOUR IDENTITY

Your identity is made up of the things that make you, YOU. What makes up *your* identity?

- Abilities
- Interests
- Name
- Family
- Age
- Peer group
- Family
- Race or ethnicity
- Hobbies
- Academic talent
- Member of a team
- Community of faith
- School
- Neighborhood

In the U.S. economy, a person has documents that establish his or her identity. These **identification documents** are proof to the government, a bank or credit union, a college or a business that you are who you say you are. Everyone needs these documents.

While some of these documents are about your identity, some of these documents show you have the right to do certain things:

- A driver's license gives you the right to drive.
- A voter registration card gives you the right to vote.

Having your documents in order as soon as possible will help you in many other ways, too. For example, you'll be able to do the following:

- apply for financial aid for training or college after high school;
- apply to a college or trade school;
- open an account at a bank or credit union;
- use a credit card;
- apply for a loan;
- write a check at a grocery store;
- apply for public benefits;
- get a job; and
- travel outside of the United States.

You need to know what documents are critical to you and where to get them if you don't have them.

SCAVENGER HUNT IN SMALL GROUPS OR SMALL GROUP SCENARIO

Key to Your Financial Future: Your Identification and Critical Documents and Key Activity



- Review Key Right: Getting Your Official Documents From Your Child Welfare Agency, and remind participants that federal law requires state agencies to provide them with their birth certificate, Social Security card, health insurance information, medical records and driver's license or state-issued photo ID before they leave foster care.
- Review the Key Concept: Dealing With Requests for Your Social Security Number.
- Be sure to highlight: When in doubt, don't give out your Social Security number.

Note: There are two activities related to identification and critical documents — 1) Key Activity: Your Identification and Critical Documents Scavenger Hunt; and 2) Key Activity: Malaika's Key Documents. You can choose to do one or both. They are related, but not the same; however, if you want to make the training shorter, select one.



KEY RIGHT

Getting Your Official Documents From the Child Welfare Agency

If you are a young person in foster care, the child welfare agency in your state is required to ensure you have your birth certificate, Social Security card, health insurance information, medical records and driver's license or state-issued photo ID.

Check with your caseworker, foster parent or another trusted adult to ensure this happens for you as is required by federal law.



DEALING WITH REQUESTS FOR YOUR SOCIAL SECURITY NUMBER

Have you been asked for your Social Security number when arriving at the doctor's office? At the school to confirm your identity? What should you do?

When in doubt, DON'T give out your Social Security number. Following are situations where the request may be valid:

- employers — reporting wages and taxes;
- financial institutions — reporting interest or earnings for tax purposes;
- governmental agencies — accessing benefits or filing taxes;
- credit reporting agencies — confirming your identity; and
- others with a legally valid business reason to view your credit reports — landlords, utility companies, banks and credit unions (loans).

If someone other than those listed above insists that you provide your Social Security number, ask the following questions:

- Why do you need my Social Security number?
- Will you accept a different form of identification (such as a telephone number, driver's license or passport)?
- How will you use my Social Security number?
- How do you protect my Social Security number and other information from being stolen or misused?
- What will happen if I don't provide my Social Security number?

Source: Financial Industry Regulatory Authority. (2018). *Protect your identity*. Retrieved from www.finra.org/investors/protect-your-identity

SCAVENGER HUNT IN SMALL GROUPS OR SMALL GROUP SCENARIO (continued)

Key to Your Financial Future: Your Identification and Critical Documents and Key Activity

- Ask participants to get into small groups.
- Using the Key Concept: Dealing With Requests for Your Social Security Number and the Key to Your Financial Future: Your Identification and Critical Documents checklist, have participants find the answers to the questions listed in Key Activity: Your Identification and Critical Documents Scavenger Hunt on page 9.
- Using round-robin report out — ask groups successively to share their answers to each question. Use the answer key to add to their responses.

Key to Your Financial Future: Your Identification and Critical Documents

Use the following checklist to figure out what documents you need and where to get them.

Document	Why You Need It	Where to Get It (include contact information and notes)	Status
Certified copy of birth certificate	<ul style="list-style-type: none"> • Form of identification • Driver's license • Sports • Some colleges • Military • Marriage • Passport • Replacement Social Security card 	<p>You can order your birth certificate from the office of vital records in the state where you were born. For a state-by-state list, visit www.cdc.gov/nchs/w2w/index.htm.</p> <p>If you do not know what state you were born in, ask a family member or your caseworker.</p> <p>If you were born outside of the United States to U.S. citizens, you will need to contact the U.S. Department of State for the Consular Report of Birth Abroad (CRBA). For more information on this, visit https://travel.state.gov/content/travel/en/international-travel/while-abroad/birth-abroad/replace-amend-CRBA.html.</p> <p>If you were born in another country to non-U.S. citizens, check with the embassy of the country in which you were born about getting birth records.</p>	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it
State picture identification card OR driver's license	<ul style="list-style-type: none"> • Travel by airplane • Get into "R" rated movies • Enter nightclubs • Purchase medication • Any situation in which you need to prove your identity and age • Driver's license allows you to drive, too 	<p>You can get a state-issued identification card or your driver's license from the Department of Motor Vehicles. This may be called something different, like the Department of Public Safety, in your state. There are additional requirements for getting a driver's license.</p> <p>Find your state department of motor vehicles at www.usa.gov/motor-vehicle-services.</p>	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it
Green card or immigration documents (if applicable)	<p>A green card provides documentation of official immigration status in the United States, which may be essential to do the following:</p> <ul style="list-style-type: none"> • get a job; • apply for trade school or college; • open a bank account; and • access public benefits <p>It's also essential if you want to naturalize as a U.S. citizen.</p>	<p>To apply for or get a replacement permanent resident card commonly called a green card, visit U.S. Citizenship and Immigration Services at www.usa.gov/green-cards.</p> <p>To get other immigration documents, you may need to visit the embassy or consulate office from the country in which you are a citizen.</p>	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it

SCAVENGER HUNT IN SMALL GROUPS OR SMALL GROUP SCENARIO (continued)

Key to Your Financial Future: Your Identification and Critical Documents and Key Activity

See page 14 for the instructions for the activity that accompanies this page in the participant guide.

Document	Why You Need It	Where to Get It (include contact information and notes)	Status
Social Security card	<ul style="list-style-type: none"> Form of identification Get a job Pay taxes Collect Social Security or other benefits 	<p>To get a replacement or new Social Security card or number, visit the Social Security Administration at http://www.ssa.gov/ssnumber.</p> <p>You will need your Social Security number more often than you will need your actual Social Security card.</p>	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it
U.S. passport	<ul style="list-style-type: none"> Travel to other countries Another form of identification 	<p>Issued by the U.S. Department of State. Must complete application, show evidence of citizenship (birth certificate) and another official form of identification. Can apply via mail or in person (at a passport acceptance facility like the post office). For more information, visit travel.state.gov/content/travel/en/passports.html.</p>	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it
Medical records	<ul style="list-style-type: none"> Ensure your records are correct Record of lab results, treatment and immunizations Better able to advocate for yourself 	<p>Every medical provider who treats you has records. You may have to request them from each provider.</p> <p>If you are under 18, you may need a guardian or parent to request them.</p> <p>After 18, you must give permission for anyone (including parents or guardians) except the health care provider or insurer to access your records. This is because of a law called HIPAA.</p> <p>Health care providers may charge you for providing a copy of your records.</p> <p>Psychotherapy notes are not part of your medical records.</p>	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it
Immunization records	<ul style="list-style-type: none"> Enter school or college Get some jobs Military or Peace Corps service Travel to some countries 	<p>There is no central place that keeps immunization records. To get your immunization records, try the following:</p> <ul style="list-style-type: none"> Contact the medical office where you got the shots. Ask the family member or guardian who took you to get the shots. Request school records, if you have been out of school only one or two years. <p>If you are unable to get your records, you can have a health care provider run a test called an “antibody titer.” This will show childhood diseases you have developed immunity to. It can also show which immunizations you may have missed.</p>	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it
School transcripts	<ul style="list-style-type: none"> Transfer high schools Apply to trade school or college Apply for some jobs 	<p>School transcripts are available from the school you most recently attended or graduated from. There are two kinds of transcripts: an official transcript and an unofficial transcript. An official transcript has a seal or mark on it, and the school sends it in a sealed envelope.</p>	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it

SCAVENGER HUNT IN SMALL GROUPS OR SMALL GROUP SCENARIO (continued)

Key to Your Financial Future: Your Identification and Critical Documents and Key Activity

See page 14 for the instructions for the activity that accompanies this page in the participant guide.

Document	Why You Need It	Where to Get It (include contact information and notes)	Status
Voter registration card	<ul style="list-style-type: none"> Exercise your right to vote in local, state and federal elections 	Every state except North Dakota requires you to register to vote. To register to vote, visit https://vote.gov .	<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it
Other			<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it
Other			<input type="checkbox"/> Have it <input type="checkbox"/> Need it <input type="checkbox"/> Ordered it

SCAVENGER HUNT IN SMALL GROUPS OR SMALL GROUP SCENARIO (continued)

Key to Your Financial Future: Your Identification and Critical Documents and Key Activity

See page 14 for the instructions for the activity that accompanies this page in the participant guide.

Your Identification and Critical Documents Scavenger Hunt

Use the previous checklist to find the answers to the following questions. You can also refer to the Key Right: Getting Your Official Documents From the Child Welfare Agency to learn which documents child welfare agencies must provide to you by federal law.

1. What are three reasons you need a state picture identification card or driver's license?

Any of the following:

- Travel by airplane
- Get into "R" rated movies
- Enter nightclubs
- Purchase medication
- Stay at a hotel
- Any situation in which you need to prove your identity/age

2. Where can you get a new or replacement Social Security card or number?

Social Security Administration

3. Where do you get your birth certificate?

Office of Vital Records from the state in which you were born.

4. Where can you get your immunization records?

There is no central place that keeps immunization records. To get your immunization records, try the following:

- Medical office where you got the shots
- Family member or guardian who took you to get the shots
- School records, if you have been out of school only 1 or 2 years

5. How do you know if a school transcript is an "official" transcript?

An official transcript has a seal or mark on it, and the school sends it in a sealed envelope.

6. Where do you get your state picture identification card or driver's license?

State Department of Motor Vehicles. It may be called something different in some states, like the Department of Public Safety.

7. What is the difference between a state picture identification and a driver's license?

A driver's license gives you the right to drive in addition to serving as an additional form of identification.

8. What are three reasons you need your immunization records?

Any of the following:

- Enter school or college
- Get some jobs
- Military or Peace Corps service
- Travel to some countries

9. What are three reasons you need your birth certificate?

Any of the following:

- Form of identification
- Driver's license
- Sports
- Some colleges
- Military
- Marriage
- Passport
- Replacement Social Security card

10. When should you give out your Social Security number?

When in doubt, don't give out your Social Security number. You should give it out as little as possible. If business or office persists, ask these questions:

- Why do you need my Social Security number?
- Will you accept a different form of identification (such as a telephone number, driver's license or passport)?
- How will you use my Social Security number?
- How do you protect my Social Security number and other information from being stolen or misused?
- What will happen if I don't provide my Social Security number?

SCAVENGER HUNT IN SMALL GROUPS OR SMALL GROUP SCENARIO (continued)

Key to Your Financial Future: Your Identification and Critical Documents and Key Activity

- Explain the importance of keeping your documents in a safe place using the information in the answer key.
- Go over the questions as a large group.

SMALL GROUP SCENARIO

Key Activity: Malaika's Key Documents

(This is an alternative to the Scavenger Hunt in Small Groups)



5-7
minutes

- Read or ask for a volunteer to read Key Activity: Malaika's Key Documents.
- Instruct participants to answer the two questions that follow in their groups.
- After 5 minutes, solicit group responses to the questions.
- Add to the participant responses using the answer key.

Once you get these documents, you must have a safe place to put them. Keeping them safe keeps other people from using the information and committing financial fraud or some other kind of crime using your identity.

What are safe places to keep your identification and critical documents?

- Fireproof, locked box is the best option.
- Locked drawer in a desk or file cabinet.
- In a locked box.
- What is not safe: laying your documents out in the open or carrying anything except your driver's license/state identification card with you.

What can you do if you don't have a safe place?

- There is no good answer to this question. If you don't have a secure place where you live, the safest place is a safety deposit box. But, it must be in a location that is accessible to you.
- Work with a caseworker or another trusted adult to identify other options for you.

KEY ACTIVITY

Malaika's Key Documents

Malaika just turned 18. She's getting ready to apply for college. She wants to attend a community college to earn a two-year degree in cyber security. Before graduating from high school, she has been given the opportunity to travel to Costa Rica because of her excellent grades in Spanish. She was given a scholarship for the trip, and she has never traveled outside of the United States before. She has been in foster care since she was 7 years old, and she does not have any of her documents. Her foster family, which she has been living with for three years, does not have these documents either. But, they are willing to help her get them.

What documents does she need? Why does she need each one?

- Official school transcript to get into community college
- Immunization records to apply for school to get into community college; may also be a requirement of international travel
- U.S. passport to get on the plane, into Costa Rica and back into the United States
- Birth certificate to get her U.S. passport
- Possibly state identification card or Social Security card as another form of identification for both the U.S. passport and school entry

Where should she keep them once she gets them?

- Get a fireproof lock box and keep them in her room or another safe place in her home.

FACILITATED DISCUSSION

Identity Theft



ASK: *What is identity theft?*

- Write participant responses on a flipchart or whiteboard.
- After a few responses, say: It's when someone uses your identity information without your permission.

ASK: *What do identity thieves do with the information they've stolen from you?*

- Write participant responses on a flipchart or whiteboard.
- Add the following if not shared:
 - Apply for a credit card or loan
 - Use an existing credit card and run up charges
 - Access and drain your bank account
 - Open a bank account
 - Open utility accounts
 - Apply for public benefits (food stamps/SNAP benefits or housing assistance)
 - Get a phone and phone/data plan
 - File a tax return and get your refund
 - Apply for federal student aid
 - Get medical treatment in your name using your insurance
 - Create a new identity using your identity to cover up past arrests, conviction and incarceration records
 - Prevent an arrest from being attached to his/her own actual identity

SMALL GROUP BRAINSTORM (optional)

Key Activity: How Your Identity Can Be Stolen



- Instruct participants to work in small groups.
- Provide each group with flipchart paper and a marker.
- Ask them to brainstorm a list of all the ways they think someone's identity could be stolen.
- After 3 minutes, post each group's flipchart and have the group with the most ideas report from its list.
- Invite other groups to add to it.

IDENTITY THEFT

Identity theft is when someone uses your information without your permission. A person may use your stolen identity to do the following:

- apply for a credit card or loan;
- use an existing credit card and run up charges;
- access and drain your bank account;
- open a bank account;
- open utility accounts;
- apply for public benefits (food stamps/SNAP benefits or housing assistance);
- get a phone and phone/data plan;
- file a tax return and get your refund;
- apply for federal student aid;
- get medical treatment in your name using your insurance;
- create a new identity using your identity to cover up past arrests, conviction and incarceration records; or
- prevent an arrest from being attached to his/her own actual identity.



KEY ACTIVITY

How Your Identity Can Be Stolen

List ways you think your identity can be stolen.

How Your Identity Can Be Stolen

There are many ways your identity can be stolen. See facilitator guide for examples to add to the list generated by the participants.

KEY RIGHTS

Opt Out

One way to protect your identity is to reduce the number of prescreened offers mailed to you. You have the right to opt out. You can opt out of receiving them for five years or opt out of receiving them permanently.

To opt out for five years, call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com.

Source: Federal Trade Commission. (2011, March). *Prescreened credit and insurance offers*. Retrieved from www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers

Do Not Call Registry

To eliminate telemarketing calls, you can register your phone numbers with the National Do Not Call Registry at www.donotcall.gov. You will still get calls from charitable organizations, political organizations, debt collectors and surveys.

SMALL GROUP BRAINSTORM (optional) (continued)

Key Activity: How Your Identity Can Be Stolen

- You can add to the lists developed by the participants any of the following not mentioned:
 - o Hacking — data or security breach at a government, organization or business that has your information
 - o Stolen credit or debit cards
 - o Stolen identification
 - o Dumpster diving
 - o Mail theft
 - o Shoulder surfing
 - o Skimming — a device put into an ATM or other card machine that records your data when you swipe
 - o Workplace — U.S. Justice Department Survey of convicted identity thieves determined one-third of all identity theft happened because of people stealing information they had access to on their jobs
 - o Phone scams — calls from the IRS or your bank requesting personal information
 - o Friends and family
 - o Mobile phone theft or hijacking
 - o Malicious software often downloaded by clicking a link from an email or fake site (site designed to look like a real, legitimate bank or other business website)
 - o Fake Wi-Fi
 - o Phishing and smishing — email or texts designed to get you to enter information or download malicious software
 - o Pretexting — thieves have enough information to trick businesses into thinking that they are you and get access to your information

SUMMARIZE/TRANSITION

- *You've learned a lot about identity theft already, but now you're going to learn how to know if your identity may have been stolen.*

IDENTITY THEFT

Identity theft is when someone uses your information without your permission. A person may use your stolen identity to do the following:

- apply for a credit card or loan;
- use an existing credit card and run up charges;
- access and drain your bank account;
- open a bank account;
- open utility accounts;
- apply for public benefits (food stamps/SNAP benefits or housing assistance);
- get a phone and phone/data plan;
- file a tax return and get your refund;
- apply for federal student aid;
- get medical treatment in your name using your insurance;
- create a new identity using your identity to cover up past arrests, conviction and incarceration records; or
- prevent an arrest from being attached to his/her own actual identity.



KEY ACTIVITY

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Opt Out

One way to protect your identity is to reduce the number of prescreened offers mailed to you. You have the right to opt out. You can opt out of receiving them for five years or opt out of receiving them permanently.

To opt out for five years, call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com.

Source: Federal Trade Commission. (2011, March). *Prescreened credit and insurance offers*. Retrieved from www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers

Do Not Call Registry

To eliminate telemarketing calls, you can register your phone numbers with the National Do Not Call Registry at www.donotcall.gov. You will still get calls from charitable organizations, political organizations, debt collectors and surveys.

EXERCISE IN PAIRS

Key Activity: Signs Your Identity May Have Been Stolen



5

minutes

- With a partner, take turns reading each sign your identity may have been stolen.
- Together, decide if this is a true or untrue statement. Put a check in the appropriate column.
- After 4 minutes, review the answers in a participatory way.

Signs Your Identity May Have Been Stolen

Following is a list of signs your identity may have been stolen. You decide if each one is true or not true.

	True	Not True
1. Small charges on your credit card statement you did not make. (They are checking to see if YOU are checking your statements. If you don't notice the small stuff, they may try to run a larger charge.)	X	
2. Accounts listed on credit reports that do not belong to you.	X	
3. You are denied medical care often because there are unpaid medical bills or debt in your name created by the identity thief.	X	
4. Calls from debt collectors for accounts you do not recognize.	X	
5. Letter from the IRS saying the wage amount on your Social Security statement does not match the amount you filed on your tax return.	X	
6. Withdrawals from your bank account you did not make.	X	
7. Bills or statements you expect in mail or email that don't show up.	X	
8. You get bills for good or services you didn't purchase.	X	
9. Inquiries on credit reports for businesses that you do not recognize.	X	
10. You get notice your information has been involved in a data or security breach.	X	
11. Denied for an apartment even though you think your credit history is okay.	X	
12. Applications for credit denied and you think you have a good credit history.	X	
13. Calls from creditors you do not recognize.	X	
14. Bills or statements for medical services you did not get.	X	
15. You get notice from the IRS your tax return has already been filed when you try to file it.	X	
16. You get a two-factor authentication notice even though you did not sign into an account.	X	

EXERCISE IN GROUPS OF THREE AND SCENARIO

Getting Help; Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen; and Key Activity: Nola Has Her Identity Stolen



Note: You may want to spend a few minutes first presenting the information in Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen. Do this quickly, however. The point of the Key Activity: Nola Gets Her Identity Stolen is for them to figure out what she should do given the information in Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen.

- Instruct participants to get into groups of three.
- Have them read the scenario with Key Activity: Nola Gets Her Identity Stolen on page 16.
- Instruct them to answer the questions that follow using Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen on pages 13–15.
- Give groups 5 minutes to complete.
- Review answers together asking for answers from the participants.

GETTING HELP

If your identity has been stolen, there are steps you can take. Getting identity theft corrected takes time and commitment from you.



Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen

Use the following checklist to figure out what documents you need and where to get them.

Check When Complete	Key Step	More Information
<input type="checkbox"/>	Protect your money	<ul style="list-style-type: none">• Call your bank or credit union if you think:<ul style="list-style-type: none">- someone has used your identity to access money in your account; or- your debit card, debit card number, PIN or checks have been lost or stolen.• Close the account and have it reopened under a new account number. You will also get a new debit card.
<input type="checkbox"/>	Call companies where you think or know fraud occurred	<ul style="list-style-type: none">• Call other companies where you think fraudulent purchases have been made or accounts opened. Report that your identity has been stolen.• Close or freeze these accounts and change passwords or PINs. They may ask for a copy of your Identity Theft Report (see below).

EXERCISE IN GROUPS OF THREE AND SCENARIO (continued)

Getting Help; Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen; and Key Activity: Nola Has Her Identity Stolen

Note: Some young people may be hesitant to contact the police in the case of identity theft. There may be many reasons for this. One reason is that they may know the identity of the thief — a family member or friend. Try not to make any assumptions or recommendations regarding the course of action young people should take when it comes to reporting this crime to the police. It may be useful to develop a pro/con list related to filing a police report. In the end, the young person may decide that family ties are not worth further fraying. On the other hand, a young person may decide to report a family member for stealing her or his identity.

Check When Complete	Key Step	More Information
<input data-bbox="186 220 240 273" type="checkbox"/>	Protect your credit	<p>Order your credit report from each of the three nationwide credit reporting agencies — Equifax, Experian and TransUnion — at annualcreditreport.com.</p> <p>Review your credit reports for errors. If fraud has been committed using your identity, you may see it in your credit reports.</p> <p>Limit access to your credit history. Place one of the following on your credit reports:</p> <ul style="list-style-type: none"> • Fraud alert — If you suspect you have been the victim of identity theft, you can set up an initial fraud alert with Equifax, Experian and TransUnion. This notifies lenders and other businesses that you may have been the victim of identity theft. This requires businesses to verify your identity before extending credit or service. It's free; you only need to set the alert with one credit reporting agency (they will alert the other two) and it stays in place for 90 days. You will also have the right to an additional free credit report. • Extended fraud alert — This is similar to an initial fraud alert except you must create and submit an Identity Theft Report (see below). You will get two free credit reports every 12 months from Equifax, Experian and TransUnion, have your name removed from marketing lists for pre-screened offers of credit and the alert stays in place for seven years. • Credit freeze — No one, including you, can access your credit reports to open new accounts. This is the strongest protection of the three options listed. You will get a PIN to freeze, lift and refreeze your credit when you set up a credit freeze at each of the credit reporting agencies. Each credit reporting agency has its own process: Equifax: www.freeze.equifax.com Experian: www.experian.com/freeze/center.html TransUnion: www.transunion.com/credit-freeze <p>DO NOT LOSE YOUR PIN. If you've lost or forgotten your PIN, use the information on each credit reporting agency's website to get a temporary or replacement PIN.</p>
<input data-bbox="186 1648 240 1701" type="checkbox"/>	Report missing identification documents	<ul style="list-style-type: none"> • If you think your state identification card, driver's license, passport or other form of identification has been lost or stolen, contact the agency that issued the identification. • Report it lost or stolen. Ask for a replacement.

EXERCISE IN GROUPS OF THREE AND SCENARIO (continued)
Getting Help; Key to Your Financial Future: Steps to Take When Your Identity
Has Been Stolen; and Key Activity: Nola Has Her Identity Stolen

Check When Complete	Key Step	More Information
<input type="checkbox"/>	File a police report	<p>This may seem extreme, but it's important. It gives your claim of identity theft extra credibility. This is important if other accounts have been opened in your name. But, not all police departments have had proper training on handling identity theft complaints. And, from their perspective, this may be a low priority crime.</p> <p>If you cannot get your police department to complete a report, contact your state attorney general's office for help. Find yours at www.naag.org.</p>
<input type="checkbox"/>	Complete an identity theft report	<p>Go to http://identitytheft.gov. This is a secure, online database that law enforcement agencies use in their investigations. This will create your Identity Theft Report and Personal Recovery Plan.</p> <p>You will enter:</p> <ul style="list-style-type: none"> • theft details; • your information; • suspect information (if known); • additional information (to describe what happened); and • a personal statement <p>Print this out and send it to businesses that want evidence your identity has been stolen. Sometimes they want a notarized copy. You can have this done at most banks or credit unions.</p>
<input type="checkbox"/>	Contact caseworker	<p>Your caseworker should help you address and fix the issues that arise from the identity theft. Get help from this person because dealing with identity theft is time consuming.</p>
<input type="checkbox"/>	Monitor, monitor, monitor	<p>It may not be possible to know all the ways your identity has been used once it's stolen. And, it may be months before your identity is used to commit financial fraud or some other crime. It's most important for you to monitor your accounts, credit reports, mail and incoming phone calls for any signs that your identity has been fraudulently used.</p> <ul style="list-style-type: none"> • Get and review one of your credit reports every four months at annualcreditreport.com (for example, get Experian on New Year's Day, Equifax on Memorial Day and TransUnion on Labor Day). • Review your account statements regularly. Do this using mobile apps or online statements for bank accounts, credit cards and other services. • Set up email or text alerts for all debit or credit card transactions. • Read your mail. If you get statements or bills for products or services you did not apply for or buy, someone may be using your identity. • Practice the steps to prevent identity theft.

EXERCISE IN GROUPS OF THREE AND SCENARIO (continued)
Getting Help; Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen; and Key Activity: Nola Has Her Identity Stolen

While there is no one way to stop identity theft, there are many things you can do to try to prevent it.

KEY ACTIVITY

Nola Has Her Identity Stolen

Nola is 19 years old and looking forward to getting her own apartment. She has been working as an administrative assistant in the public school system since she graduated from high school, so she has a steady income.

She found an affordable apartment in a safe neighborhood with great access to public transportation. But her application was denied. She couldn't figure out why since she had never had a credit card or loan.

She also found out that all the money in her checking account had been drained. She looked through her pile of recent mail and noticed a bill for a credit card she never applied for or used.

What should Nola do immediately?

- Contact the bank or credit union and report the fraud.
- Find out if she can get some or all of the money back.
- Cancel the account. The bank will send new checks and a debit card.
- If she has any other accounts (credit cards, Netflix, Apple, utilities, etc.), she should close them and re-open them under new numbers.
- Call the credit card company that sent her the bill that didn't belong to her.
- Contact any businesses that are scheduled to send her bills or payments she must make and let them know what happened, particularly if she does not have money to pay these bills due to the theft from her account.
- Freeze her credit at each nationwide credit reporting agency — Equifax, Experian and TransUnion. She needs to put the PIN for each freeze in a safe place.
- File disputes with both the credit reporting agencies and the businesses for any accounts appearing on her credit reports that do not belong to her.
- Contact the credit reporting agencies and let them know she is the victim of fraud.
- File a police report and get a copy of it.
- Create an Identity Theft Report at [Identitytheft.gov](https://www.identitytheft.gov). Print out copies for herself in case creditors want evidence of the identity theft.

What should Nola do on an ongoing basis?

- Monitor everything including her credit reports and her account statements. Immediately challenge anything that does not belong to her.
- She should take the steps to prevent identity theft that make most sense to her, such as setting up text or email alerts to notify her whenever her checking or credit card accounts are accessed.
- She should maintain the credit freezes to prevent new credit from being opened with her information.

EXERCISE IN PAIRS

Key Activity: Ways to Prevent Identity Theft



10
minutes

- With a partner, review the checklist of ways to prevent identity theft.
- Put a check next to those items you both think represent a strategy that may help prevent identity theft.
- Ask each question and have the participants say “yes” if they checked it as a strategy and “no” if they did not. Use the answer key to ensure they give the correct answers.

KEY ACTIVITY

Ways to Prevent Identity Theft

Put a check next to strategies listed below that you think may help you prevent identity theft.

<input checked="" type="checkbox"/> Shred all documents with personal information before you throw them away.	<input checked="" type="checkbox"/> Stay alert at ATMs and point-of-sale terminals (where you swipe your debit or credit card in a store at check out).
<input checked="" type="checkbox"/> Review bank and credit card statements for charges that don't belong to you — use mobile app, online or paper statements to do this.	<input checked="" type="checkbox"/> Watch out for missing bills or statements.
<input checked="" type="checkbox"/> Install firewall and virus detection software on your computer; keep it up to date.	<input checked="" type="checkbox"/> Protect mobile devices with passwords.
<input type="checkbox"/> Always give your Social Security number when asked — for example, at the doctor's office.	<input checked="" type="checkbox"/> Remove yourself from promotional mailings and calls.
<input checked="" type="checkbox"/> Don't carry your Social Security card with you.	<input checked="" type="checkbox"/> Use strong passwords — at least eight characters, with a mix of capital and small case letters, numbers and symbols. No words that can be found in a dictionary.
<input type="checkbox"/> Make sure you use easy-to-remember PINs like your birthday or last four-digits of your phone number.	<input checked="" type="checkbox"/> Never respond to requests for personal information over email or the phone.
<input checked="" type="checkbox"/> Protect your wallet or purse.	<input checked="" type="checkbox"/> Get your mail promptly; consider getting a post office box.
<input checked="" type="checkbox"/> Keep all identification and financial documents in a safe — ideally locked — location.	<input checked="" type="checkbox"/> Freeze your credit.
<input checked="" type="checkbox"/> Don't save or store passwords at website log-in screens.	<input checked="" type="checkbox"/> Update software on your phone or computer.
<input checked="" type="checkbox"/> Set up two-factor authentication for mobile phone, email and accounts.	<input checked="" type="checkbox"/> Don't use public wireless internet connections for financial transactions.



EXERCISE IN PAIRS (continued)

Key Activity: Ways to Prevent Identity Theft

- Review Key Concepts: Dealing with Security Breaches and Email and Text Alerts and Two-Factor Authentication.

Note: Security breaches are more and more common. It may be useful to check the news prior to this training so you can talk about recent security breaches.

You can also just ask the participants to share what they know about security breaches.



DEALING WITH SECURITY BREACHES

A security breach is when identification or account information from thousands or millions of consumers is stolen at one time.

When a major security breach occurs, it hits the news. When this happens, find out if you were affected. If yes, change all your passwords. Consider two-factor authentication using software (ideally) or SMS text for accessing accounts and email. Consider a credit freeze.

Then, be sure to monitor your accounts and credit going forward. Use the strategies for preventing identity theft.

The data stolen may not be used until months after the security breach — long after the news stops reporting about it.

EMAIL AND TEXT ALERTS AND TWO-FACTOR AUTHENTICATION

You can set up email or text alerts to notify you every time your debit or credit card is used. This way you'll know if someone other than you is using the accounts. This is free and easy to set up.

For accounts you need to sign into — email, mobile phone system to download apps, bank account — you can set up two-factor authentication. You will sign in using your username and password. Then you will get a text or email with a code. You must enter the code to gain access.

This two-step process is another way of keeping identity thieves and fraudsters out of your accounts.

INDIVIDUAL ACTIVITY (optional)

Wrap Up: Understanding



5

minutes

- Congratulate participants on finishing up.
- Instruct participants to complete the wrap-up page.
- After 5 minutes, review the answers in a participatory way — ask individuals to shout out their responses.

WRAP UP:

Protecting Your Identity

Congratulations on finishing this section of *Keys to Your Financial Future*.

Let's check what you learned:

1. Which of the following are examples of your identification documents?

- | | |
|--|---|
| <input type="checkbox"/> a. State-issued photo identification card | <input type="checkbox"/> e. Birth certificate |
| <input type="checkbox"/> b. Green card | <input checked="" type="checkbox"/> f. All of the above |
| <input type="checkbox"/> c. Driver's license | <input type="checkbox"/> g. None of the above |
| <input type="checkbox"/> d. U.S. passport | |

2. Not having identification documents may keep you from applying for financial aid, opening an account at a bank, applying for public benefits and getting a job.

- ☒ True ☐ False

3. You must give your Social Security number to anyone who asks for it.

- ☐ True ☒ False

4. Identity theft occurs when someone steals your identify information or documents.

- ☒ True ☐ False

5. Following a security breach, you do not need to do anything to protect your identity or accounts. The company where the breach occurred takes care of everything.

- ☐ True ☒ False

6. When your identity is stolen, you can't do anything until someone opens an account in your name or steals your money.

- ☐ True ☒ False

7. Which of the following are ways to help prevent identity theft? (select all that apply)

- | | |
|---|---|
| <input type="checkbox"/> a. Use easy-to-remember PINs like your birthdate | <input checked="" type="checkbox"/> e. Shred all documents with personal information before you throw them in the garbage |
| <input checked="" type="checkbox"/> b. Get your mail promptly | |
| <input checked="" type="checkbox"/> c. Use strong passwords | |
| <input type="checkbox"/> d. Always carry your Social Security card with you | |

8. Which of the following is an example of a strong password?

- ☐ a. Password
- ☐ b. 12345678
- ☐ c. lqazxsw2
- ☒ d. Pd7UN#am!

CLOSING

Key Information From This Section

- Review the Key Information From This Section.



2
minutes

CLOSING ACTIVITY (optional)

- Ask each person to answer the following question:
 - *What is the most important thing you learned today?*
- Use round-robin technique to solicit answers one at a time from participants.
- Consider writing these on flipchart/whiteboard.



5
minutes

Key Information From This Section

- ❑ **IN THE U.S. ECONOMY**, your identity is established through certain documents.
- ❑ **IDENTIFY** the documents you need to achieve your goals and function financially and independently. Get those identification and critical documents you need and plan to keep them safe.
- ❑ **IDENTITY THEFT** occurs when people steal your identification information — from your identification or critical documents, from your garbage, online or by looking over your shoulder.
- ❑ **KNOW HOW TO SPOT THE SIGNS OF IDENTITY THEFT.** Then, take steps to protect your identity and recover from the identity theft.
- ❑ **VISIT [IDENTITYTHEFT.GOV](https://www.identitytheft.gov) TO CREATE AN IDENTITY THEFT REPORT.** Use the checklist in this guide to ensure you are protecting your bank accounts, your money and your credit.
- ❑ **EVEN AFTER YOU HAVE COMPLETED ALL THE STEPS TO RECOVER FROM IDENTITY THEFT**, you still must monitor your account information, bank statements and credit reports for months and even years. You never know when an identity thief will use your information fraudulently.



ABOUT THE ANNIE E. CASEY FOUNDATION

The Annie E. Casey Foundation is a private philanthropy that creates a brighter future for the nation's children by developing solutions to strengthen families, build paths to economic opportunity and transform struggling communities into safer and healthier places to live, work and grow.

For more information, visit www.aecf.org.

ABOUT THE JIM CASEY YOUTH OPPORTUNITIES INITIATIVE

A unit of the Casey Foundation, the Jim Casey Youth Opportunities Initiative® works to improve outcomes for all young people in the United States ages 14 to 26 who have spent at least one day in foster care after their 14th birthday — a population of nearly 1 million.

Working with 17 sites across the country, the Jim Casey Initiative influences policy and practices to improve outcomes for teenagers and young adults who have experienced foster care as they transition to adulthood.