

*Fight fraud* and secure your digital footprint by managing your personal information wisely.



April 4, 2023

5:30-6:00 Dinner

6:00-7:00 Workshop

7:00 Short Break

7:10 Resume Workshop

8:15 Wrap Up and Close



Sponsored by:



# Fight fraud and secure your digital footprint by managing your personal information wisely.

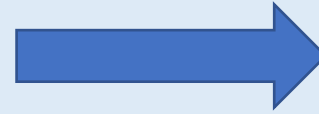
- Understand problems that can occur when an individual is a victim of identity theft.
- Describe the conditions under which individuals should and should not disclose their Social Security number, account numbers, or other sensitive personal information.
- Recommend actions a victim of identity theft should take to limit losses and restore personal security.



# What do you know?

Quiz:

<https://forms.gle/eeEaVaD76wjE9RGU9>



- [DOJ Identity Theft Quiz Resource Link](https://forms.gle/eeEaVaD76wjE9RGU9)



THE UNITED STATES  
DEPARTMENT *of* JUSTICE

# Your Presenters:



**Jodi Pushkin**

Writer, manager, 23 years  
**Newspaper in Education Manager**  
**Tampa Bay Times**  
Teacher, 33 years  
[Jpushkin@tampabay.com](mailto:Jpushkin@tampabay.com)



**Brittany Sampson**

Teacher, 21 years  
**Lakeland Senior  
High School**  
**Polk County Public Schools**  
[Bsampson@usf.edu](mailto:Bsampson@usf.edu)



**"Identity  
Theft is  
No Joke"**



**"Product Recall" (Season 3, Episode 20)  
The Office**

# My Fraud Risk



## My Fraud Risk

Directions: Which of the following questions apply to you?

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	My PIN (personal identification number) is unique (it is not similar to my address, birthdate or other recognizable information).
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I do not carry identification with my Social Security Number on it.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I never respond to or click on links in emails from individuals or organizations I do not know.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I have anti-virus and anti-spyware software installed on my computer and updated regularly.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I do not post personal information (address, birthday, etc.) on my social media sites such as Facebook, Twitter, etc.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I use privacy settings on my social media accounts.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I always read contracts closely (including the fine print) and never sign for anything I don't want or don't understand.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	Before throwing them away, I shred documents that include personal information.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I never respond to requests to update my account information online.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I review my financial statements (credit statement, depository institution, etc.) at least monthly.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	My security questions for any accounts are things only I would know. They are not questions others could research such as my mother's maiden name or school I attend.
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	I use passcode and other security measures on my electronic devices (Smart Phone, Tablet, etc.)
<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	When selecting a company from which to make an online purchase, I always research their reliability from places like the Better Business Bureau.

Total your responses.

Yes: \_\_\_\_\_ No: \_\_\_\_\_ N/A: \_\_\_\_\_



• <https://www.nbcnews.com/nightly-news/video/consumer-alert-identity-theft-jumped-16-percent-in-past-year-867979331624?v=raila&>

# What is Identity Theft?



Identity theft is the crime of obtaining the personal *or* financial information of another person to use their identity to commit fraud, such as making unauthorized transactions or purchases.

Identity theft is committed in many different ways and its victims are typically left with damage to their credit, finances, and reputation.



## How does Identity Theft Happen?



- Identity theft occurs when someone steals your personal information and credentials to commit fraud.
- There are various forms of identity theft, but the most common is financial.
- Identity theft protection is a growing industry that keeps track of people's credit reports, financial activity, and Social Security Number use.

# Fraud

Arrests for  
crimes not  
committed

Damaged  
financial  
security

Tarnished  
credit reports

Compromised  
health



# How Does it Happen?

When someone steals your personal information such as your:

- Bank Account Number
- Social Security Number
- Credit Card Information
- Driver's License



Some identity thieves sift through trash bins looking for credit card and bank statements.

More high-tech methods involve accessing corporate databases to steal lists of customer information.

# What Is a SSN?

## *Facts To Know About Social Security Numbers*

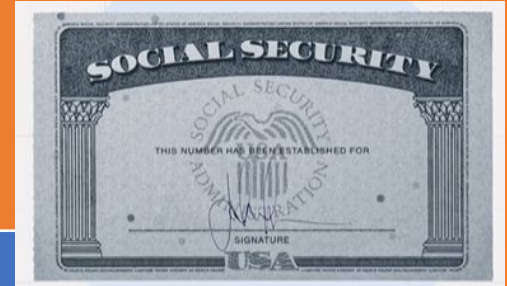
A Social Security number (SSN) refers to a numerical identifier assigned to US citizens and other residents to track income and determine benefits.

The SSN was created in 1936 as part of The New Deal to provide for retirement and disability benefits.

Individuals in the US are asked to provide their SSN to obtain credit, open bank accounts, obtain government benefits, make major purchases, and more.

The original intention of the SSN was to track earnings and provide benefits.

Today, it is used for additional purposes, such as identifying individuals for tax purposes and tracking credit reports.



# Other Reasons You May Need a SSN

---

To open a bank account or other financial account.

---

To apply for a federal loan.

---

To apply for unemployment.

---

As an identifier on tax returns.

---

To get a driver's license.

---

To obtain a passport.

---

When enrolling in Medicare.

# Resource Links

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Class: \_\_\_\_\_

**BUILDING BLOCKS STUDENT WORKSHEET**  
**Acting out fraud and identity theft**

Millions of Americans are affected by fraud and identity theft each year. To help you protect yourself against these crimes, it's helpful to be able to recognize the most common types of fraud and identity theft.

**Instructions**

1. Be sure you're familiar with the types of fraud and identity theft listed on this worksheet.
2. As a group, review your scenario and plan and practice your skit.
3. Perform your skit. Classmates will guess which type of fraud or identity theft is being committed.
4. As you watch the other skits, summarize the scenario and note the type of fraud or identity theft being acted out.

**Identify the crime**

Describe each scenario and select from the list below to identify which type of fraud or identity theft is being committed.

A. Mail fraud scam	E. Wire transfer fraud	I. Use of stolen data from a data breach
B. Imposter scam	F. Tax-related identity theft	J. Elder financial exploitation
C. Phishing scam	G. Spoofing	K. Romance scam
D. Identity theft	H. Foreclosure relief scam	



**BUILDING BLOCKS STUDENT WORKSHEET**  
Acting out fraud and identity theft 1 of 2  
Summer 2020

Scenario #	Scenario description	Identify the fraud or identity theft
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		

**BUILDING BLOCKS STUDENT WORKSHEET**  
Acting out fraud and identity theft 2 of 2  
Summer 2020

**1** To learn more about fraud and identity theft, visit the Consumer Financial Protection Bureau's website (<https://www.consumerfinance.gov/consumer-tools/fraud/>) or the Federal Trade Commission's (FTC) website (<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>).

- [Acting out fraud and identity theft Teacher Overview](#)
- [Acting out fraud and identity theft Lesson Plan](#)
- [Acting out fraud and identity theft Student Worksheet](#)

# Acting Out Fraud

---

**Big  
idea:** Fraud and  
identity theft  
hurt millions  
of Americans  
every year.

---

- 1. You receive an email that encourages you to click a link and enter personal information, including your Social Security number and bank account number. The email looks official, but the sender's email address seems odd. **TYPE OF FRAUD: Phishing scam**
- 2. You contact the IRS to ask for more time to file your taxes, but you find out that someone has already filed a tax return in your name. **TYPE OF FRAUD: Tax-related identity theft**
- 3. You receive a letter from an unknown company with a message that you've won a cash prize. To claim your prize, you'll need to send them your bank account information so they can deposit the money into your account. The company then uses your bank account information to take money from you. **TYPE OF FRAUD: Mail fraud scam**
- 4. Your caller ID shows that a local number associated with the high school in your town is calling you. You answer and the person calling says they're raising money for a local sports tournament. You soon realize the caller is not actually with the school. **TYPE OF FRAUD: Spoofing**
- 5. You get a call from someone raising money for a charity. They ask you to wire money immediately because they have a critical and urgent humanitarian need. They get annoyed when you ask them for more information. **TYPE OF FRAUD: Wire transfer fraud**



- 6. You get a call from someone claiming to be with the sheriff's office. They say they need your personal information to update their neighborhood records. You quickly recognize they're not actually who they claim to be. **TYPE OF FRAUD: Imposter scam**
- 7. Someone pretending to be you used your name and personal information to borrow money to purchase a car. **TYPE OF FRAUD: Identity theft**
- 8. Your grandmother has a neighbor who has gained her trust but has been secretly taking money from her bank account. **TYPE OF FRAUD: Elder financial exploitation**
- 9. A hacker stole information from your credit card company, including your personal data, and used it to charge purchases. **TYPE OF FRAUD: Use of stolen data from a data breach**
- 10. You receive a letter saying that your house is in foreclosure and will be taken by the bank unless you mail a check and your personal information immediately. You know you've been paying your mortgage on time. **TYPE OF FRAUD: Foreclosure relief scam**
- 11. You have a friend you met through a social media app. You have not met in person, but you know it is true love. You have so much in common, and they look great in their pics. They ask you to do them a favor and send them \$250 for a new outfit they can't wait for you to see them in. **TYPE OF FRAUD: Romance scam**

## Answer guide

Scenario #	Scenario description	Identify the fraud or identity theft
1	Email asks you to send personal information	<b>C</b> - Phishing scam
2	Someone has filed a tax return in your name	<b>F</b> - Tax-related identity theft
3	Send personal info to claim a prize	<b>A</b> - Mail fraud scam
4	Caller ID shows a call from the high school	<b>G</b> - Spoofing
5	Fake charity fundraising	<b>E</b> - Wire transfer fraud
6	Caller claiming to be with the sheriff's office	<b>B</b> - Imposter scam
7	Person pretending to be you	<b>D</b> - Identity theft
8	Neighbor is taking money from grandmother's bank account	<b>J</b> - Elder financial exploitation
9	Your credit card information was hacked	<b>I</b> - Data breach
10	Fake foreclosure notification	<b>H</b> - Foreclosure relief scam
11	New online friend asks you to send them \$250 for a new outfit.	<b>K</b> - Romance scam

# Different Kinds of Fraud

- **Identity Theft** occurs when someone uses your personal information, such as your name, Social Security number, or credit card number, without your permission to commit fraud or other crimes. The Federal Trade Commission (FTC) estimates that as many as 9 million Americans have their identities stolen each year. You should review your credit report and credit card statements often to verify that you made the charges shown.
- **Phishing** is when fraudsters looking for ways to get your personal or financial information use the Internet. These scam artists send email or pop-up messages that might alert you to a problem with your account or state that you have a refund waiting. Some of these messages appear to come from legitimate companies.
- **Business and Investment Fraud** - Investment or business fraud schemes will try to lure you in with the promise of low- or no-risk investments. Scammers often ask for upfront cash in exchange for guaranteed future returns. There is no such thing as a guaranteed return on investment. It's a scam.
- **Business email compromise (BEC)**—also known as email account compromise (EAC)—is one of the most financially damaging online crimes. It exploits the fact that so many of us rely on email to conduct business—both personal and professional. In a BEC scam, criminals send an email message that appears to come from a known source making a legitimate request, like in these examples:
  - A vendor your company regularly deals with sends an invoice with an updated mailing address.
  - A company CEO asks her assistant to purchase dozens of gift cards to send out as employee rewards. She asks for the serial numbers so she can email them out right away.
  - A homebuyer receives a message from his title company with instructions on how to wire his down payment.

# Unethical schemes

- **Charity and Disaster Fraud** -- Charity fraud schemes seek donations for organizations that do little or no work—instead, the money goes to the fake charity’s creator. While these scams can happen at any time, they are especially prevalent after high-profile disasters. Criminals often use tragedies to exploit you and others who want to help. Charity fraud scams can come to you in many forms: emails, social media posts, crowdfunding platforms, cold calls, etc. Always use caution and do your research when you're looking to donate to charitable causes.
- After a natural disaster or other emergency, unethical contractors and other scammers may commit **insurance fraud**, re-victimizing people whose homes or businesses have been damaged. Sometimes these fraudsters even pretend to be affiliated with the government, when they are not. If you need any post-disaster repairs, do your research before hiring any contractor.



# Advance Fee Fraud

- Advance fee fraud, also called upfront fee fraud, is any scam that, in exchange for a fee,
  - Promises to send you money, products, or services;
  - Offers you the opportunity to participate in a special deal;
  - Asks for your assistance in removing funds from a country in political turmoil; or
  - Asks for your assistance to help law enforcement catch thieves.

# Debt Collection Scam

---

Most debt collectors will contact you to collect on legitimate debts you owe. But there are scammers who pose as debt collectors to get you to pay for debts you don't owe or ones you've already paid. Don't provide any personal financial information until you can verify the debt.



# Debt Elimination Scam

**Debt Elimination Fraud** -- Unlike legitimate companies who work with debtors to help them responsibly repay their debts, debt elimination scammers promise to make you debt free in exchange for a modest upfront or membership fee that they simply pocket. Victims pulled in by these schemes will certainly lose that fee, but they may also lose property, incur additional debt, damage their credit rating, risk identity theft, or face legal action. Avoid doing business with any company that guarantees they can settle your debts, especially those that charge up-front fees before performing any services. Instead, you can work with a free or nonprofit credit counseling program that can help you work with your creditors

# Mortgage Modification Scam

Foreclosure relief or mortgage loan modification scams are schemes to take your money or your house, often by making a false promise of saving you from foreclosure. Scammers may ask you to pay upfront fees for their service, guarantee a loan modification, or ask you to sign over the title of your property, or sign paperwork you don't understand. If you are having trouble making payments on your mortgage, a HUD-approved housing counseling agency can help you assess your options and avoid scams. If you think you may have been a victim of a foreclosure relief scam, you may also want to consult an attorney.



# Imposter Scams



Grandparent scams -- If you get a call from someone who sounds like a grandchild or relative asking you to wire or transfer money or send gift cards to help them out of trouble, it could be a scam.

Imposter scammers try to convince you to send money by pretending to be someone you know or trust like a sheriff; local, state, or federal government employee; or charity organization. Remember, caller ID can be faked. You can always call the organization or government agency and ask if the person works for them before giving any money.

# Mail Fraud

---

Mail fraud letters look real but the promises are fake. A common warning sign is a letter asking you to send money or personal information now in order to receive something of value later. Examples of mail fraud might include notices of prizes, sweepstakes winnings, vacations, and other offers to claim valuable items. The USPS has identified common postal or mail fraud schemes . If you're a victim of mail fraud, you can file a complaint through the U.S. Postal Inspection Service .

# Money Mule Scam

- A money mule is someone who receives and moves money that came from victims of fraud. While some money mules know they're assisting with criminal activity, others are unaware that their actions are helping fraudsters. Money mules may be recruited through online job or social media posts that promise easy money for little effort. They may also agree to help a love interest who they've met online or over the phone, by sending or receiving money, as part of a romance scam. Don't agree to receive or send money or packages for people you either don't know or haven't met. Also, be aware of jobs that promise easy money.

# Nigerian Scam

Nigerian Fraud -- This fraud combines identify theft and advance fee fraud. Scammers posing as government officials contact victims asking for help in transferring millions of dollars out of Nigeria in exchange for a percentage of the funds. They convince victims to provide their bank name and account numbers and other identifying information and to send checks to pay for bribes or legal fees. Perpetrators may also use the personal information received to drain victims' accounts and credit cards.

# Money transfer Fraud

- Con artists use money transfers to steal people's money. If someone you don't know asks you to send money to them, it should be a red flag. Scammers also use mobile payment services to trick people into sending money or merchandise without holding up their end of the deal. For example, a scammer may sell you concert or sports tickets but then never actually give them to you. Or a scammer might purchase an item from you, appear to send a payment, and then cancel it before it reaches your bank account.
- Using mobile payment services with family, friends, and others you know and trust is the safest way to protect your money. You should also be cautious when people you do know ask you to send them money. Before you send money, verify that they are the ones requesting it.
- Never send money to someone you don't know. If you think you made a money transfer to a scammer, contact your bank or the company you used to send the money immediately and alert them that there may have been a mistake.

# Mortgage Closing Scams

---

- Mortgage closing scams target homebuyers who are nearing the closing date on their mortgage loan. The scammer attempts to steal the homebuyer's closing funds—for example, their down payment and closing costs—by sending the homebuyer an email posing as the homebuyer's real estate agent or settlement agent (title company, escrow officer, or attorney). These schemes are often complex and appear as legitimate conversations with your real estate or settlement agent. When you're about to close on your home, take several steps, including identifying trusted individuals to confirm the process and payment instructions and writing down their names and contact information so you can reach out to them directly



# Prize Scams

In a lottery or prize scam, the scammers may call or email to tell you that you've won a prize through a lottery or sweepstakes and then ask you to pay an upfront payment for fees and taxes. In some cases, they may claim to be from a federal government agency. Avoid providing any personal or financial information, including credit cards or Social Security numbers, to anyone you don't know. Also, never make an upfront payment for a promised prize, especially if they demand immediate payment.

# Romance Scam

A romance scam is when a new love interest tricks you into falling for them when they just want your money. Romance scams start in a few different ways, usually online. Scammers may also spend time getting to know you and developing trust before asking you for a loan or for access to your finances. Be smart about who you connect with and what information you share online. Don't share sensitive personal information, such as bank account or credit card numbers or a Social Security number, with a new love connection.



# Resources for Fraud

---

- [Consumer Financial Protection Bureau](#)
  - [Common types of fraud](#)
  - [Fraud and scam basics](#)
- [Office of the Comptroller and Currency](#)

# Personal Information

Search your purses, wallets and backpacks. What are you carrying with you right now that reveals personal information?

Drivers license

Debit & credit cards

Electronic devices

Identification cards





# Real Life Scams:

- [CriticalCommons.org "FB: Black Lives Matter Scam"](https://www.criticalcommons.org/entry/FB-Black-Lives-Matter-Scam/)

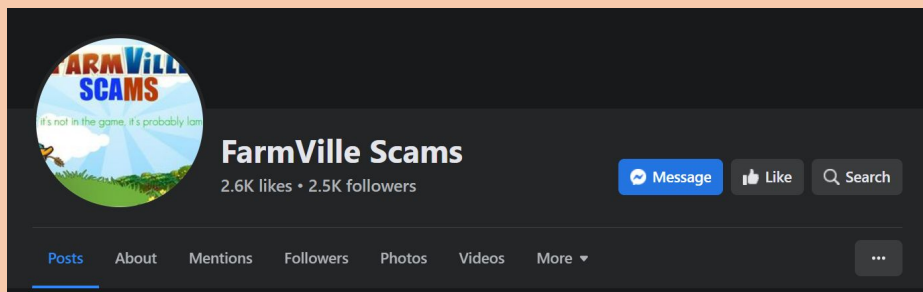
A screenshot of a Facebook page for "Black Lives Matter" (@blacklivesmatter1). The page features a yellow header with the text "BLACK LIVES MATTER" in large, bold, black letters, accompanied by a black fist icon. Below the header, there are buttons for "Like", "Share", "Donate", and "Message". A "Shop" section displays three items: a white t-shirt with the "BLACK LIVES MATTER" logo, another white t-shirt with the same logo, and a white mug with the logo. The page also includes a navigation menu on the left with options like "Home", "Shop", "About", "Videos", "Posts", "Photos", and "Community", along with a "Create a Page" button. On the right side, there is a "Community Organization" section with the status "Always Open", and a "Community" section showing "665,193 people like this" and "671,178 people follow this". The page is framed by a blue border, and the word "FACEBOOK" is visible vertically on the right edge.



# Real Life Scams:

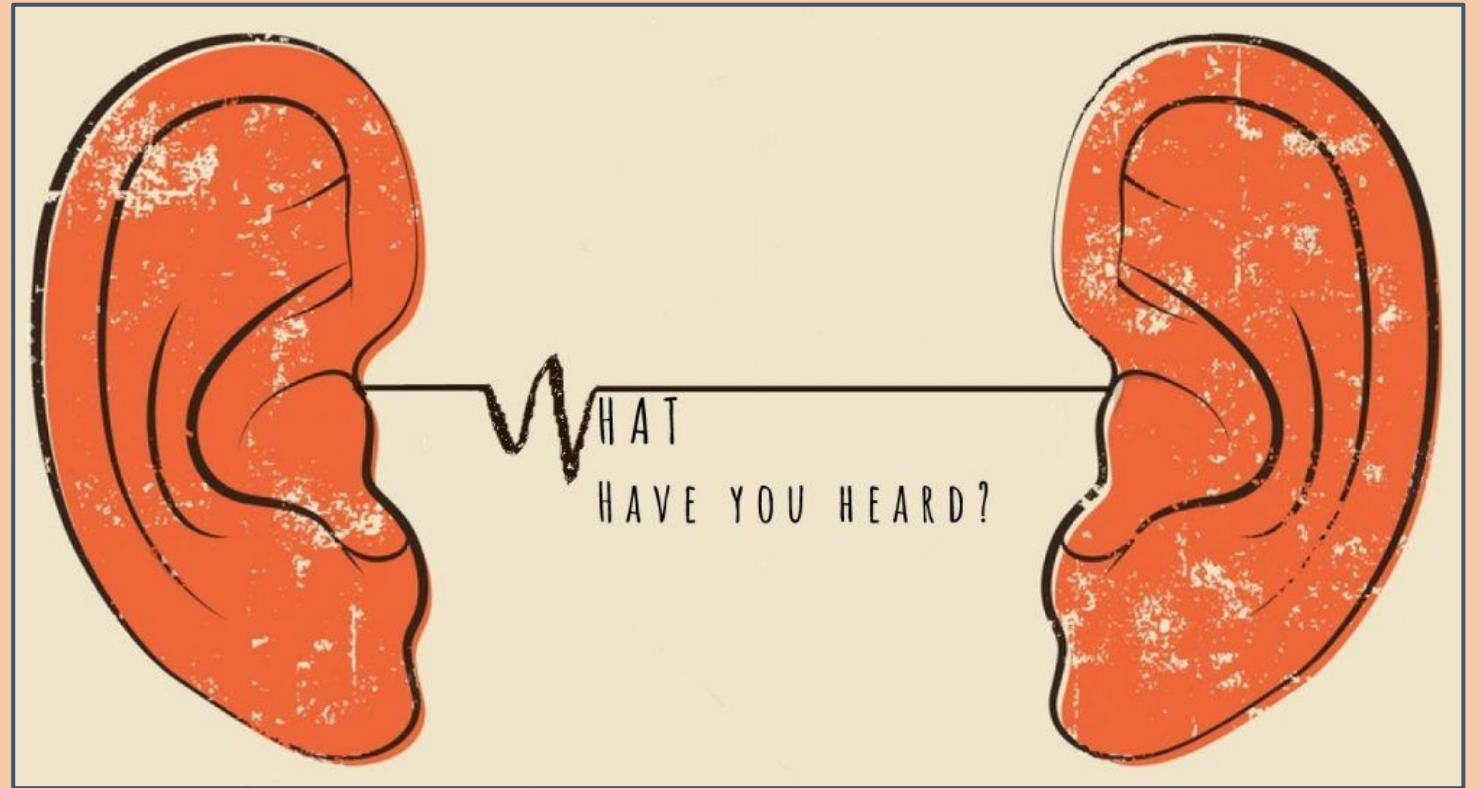


- [Farmville Scam Expose](#)



# Real Life Scams:

What have you heard?



# What can a thief do with my personal information?

- **An identity thief can use your name and information to:**
  - buy things with your credit cards
  - get new credit cards
  - open a phone, electricity, or gas account
  - steal your tax refund
  - get medical care
  - pretend to be you if they are arrested



How does  
fraud  
negatively  
impact  
financial well-  
being?

Costs  
money

Anxiety

Stress



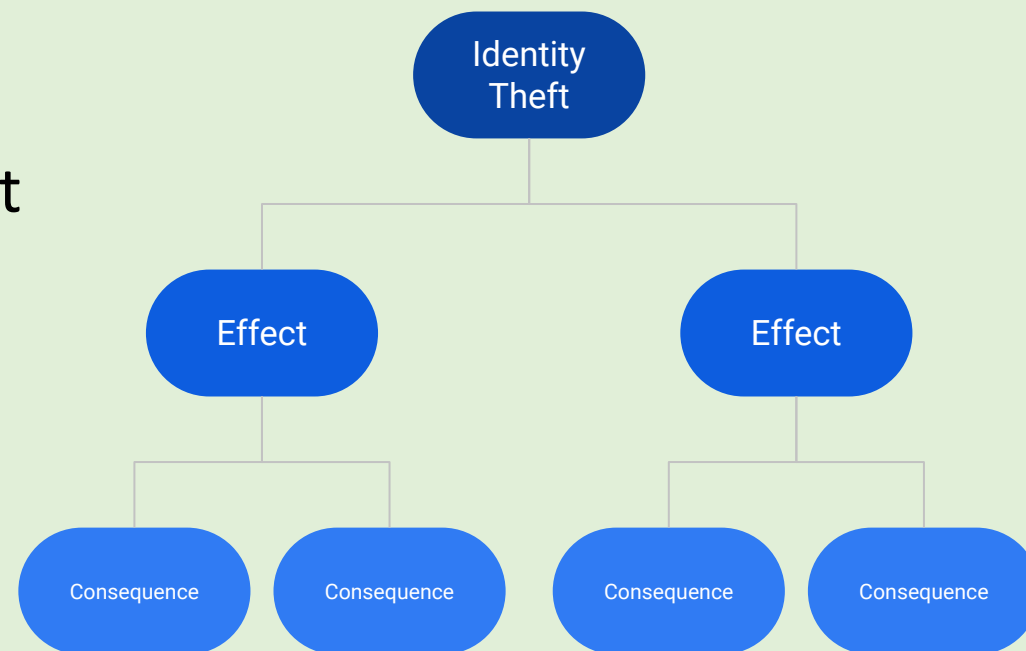
# Impact on Me?

## Why should I care if someone steals my identity?

You will be responsible for what the thief does while using your personal information. You might have to pay for what the thief buys. This is true even if you do not know about the bills.

## How can that happen?

- A thief might get a credit card using your name.
- He changes the address.
- The bills go to him, but he never pays them.
- That means the credit card company thinks you are not paying the bills.
- That will hurt your credit.





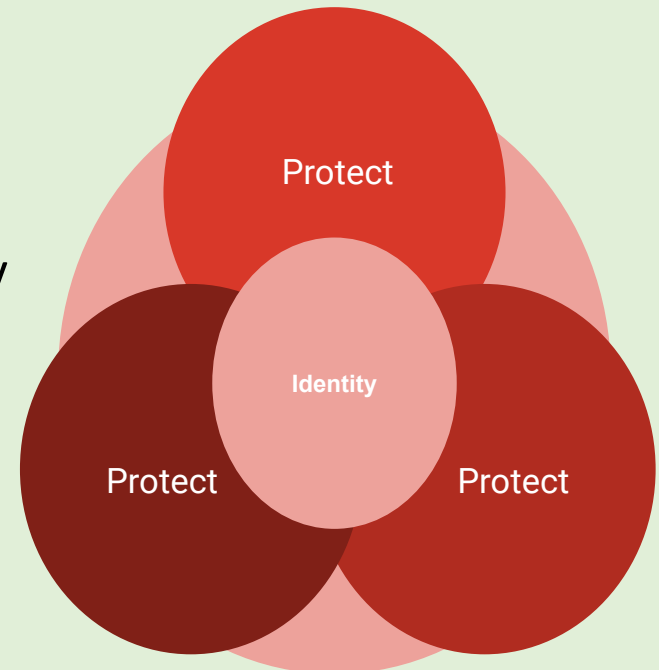
# Can I protect myself from identity theft?

**You can lower your risk. Every time you shop in a store, you:**

- watch your wallet
- are careful with your credit card or debit card
- do not tell people your PIN number

**When you shop online, you can:**

- use passwords that people cannot guess
- shop on secure websites. They have an address that starts with “https”
- **not** put personal information on computers in public spaces, like the library
- have security software on your own computer



# How can I protect my identity?

**Protect your personal information. That helps you protect your identity. Here are some things you can do:**

- At home:
  - keep your financial records, Social Security and Medicare cards in a safe place
  - shred papers that have your personal or medical information
  - take mail out of your mailbox as soon as you can
- As you do business:
  - only give your Social Security number if you must. Ask if you can use another kind of identification
  - do not give your personal information to someone who calls you or emails you
- On the computer:
  - use passwords that are not easy to guess. Use numbers and symbols when you can
  - do not respond to emails or other messages that ask for personal information
  - do not put personal information on a computer in a public place, like the library



# How to Protect Yourself?

Tips to Fight Identity Theft:

- **Never provide personal financial information**, including your Social Security number, account numbers or passwords, over the phone or the Internet if you did not initiate the contact. Never click on the link provided in an email you believe is fraudulent. It may contain a virus that can contaminate your computer.
- **Do not be intimidated by an email** or caller who suggests dire consequences if you do not immediately provide or verify financial information. If you believe the contact is legitimate, go to the company's Website by typing in the site address directly or using a page you have previously bookmarked, instead of a link provided in the email.
- **If you fall victim to an attack, act immediately** to protect yourself. Alert your financial institution. Place fraud alerts on your credit files. Monitor your credit files and account statements closely.
- **Report suspicious emails or calls** to the [Federal Trade Commission](#) or by calling **1-877-IDTHEFT**.



# Now What?

## How do I know if someone steals my identity?



Sometimes, you can tell if someone steals your identity.

- **Read your bills.** Do you see charges for things you did not buy?
- **Watch your bank account statement.** Are there withdrawals you did not make? Are there changes you do not expect?
- **Check your mail.** Did you stop getting a bill? Or did you start getting a new bill you do not know about?
- **Get your credit report.** Are there accounts or other information you do not recognize?
- If you answer yes to any of these questions, someone might have stolen your identity.

# What to do after your identity has been compromised?

Contact	Contact the credit reporting agencies to make sure they are aware of the issue; have a security or fraud alert attached to your credit report.
Contact	Contact the Social Security Administration to notify it of fraudulent use of your number, or the potential for it if the number was stolen/lost.
File	File a police report on an actual theft of your card or use of your SSN.
Monitor	Monitor your credit reports for any unauthorized use of existing credit accounts or the unauthorized opening of new accounts.

[https://consumer.ftc.gov/sites/default/files/videos/downloads/video-0212\\_howtoreportfraud.ftc.gov\\_1080p\\_3mbps.mp4](https://consumer.ftc.gov/sites/default/files/videos/downloads/video-0212_howtoreportfraud.ftc.gov_1080p_3mbps.mp4)

# Contact the FTC

How to Report Fraud at



[ReportFraud.ftc.gov](https://consumer.ftc.gov/report-fraud)

How to Report Fraud at  
ReportFraud.ftc.gov

<https://consumer.ftc.gov/>



# Can you guess?



- Losses from identity theft cost Americans \_\_\_\_\_.  
\$4.2 billion      **\$5.8 billion**      \$10 billion      \$100 billion
- The FTC received \_\_\_\_\_ fraud and identity theft reports  
200,000      **2 million**      5.7 million      9.1 million
- \_\_\_\_\_ identity theft cases were reported to the FTC  
800 thousand      900 thousand      **1**  
million      1.4 million
- **\$2.8 billion** of losses were from \_\_\_\_\_  
**imposter scams**      consumer online shopping      social media
- **\$392 million** of losses were from consumer online shopping  
imposter scams      **consumer online shopping**      social media

# Student Research Activities

- <https://consumer.gov/scams-identity-theft/avoiding-identity-theft>

The screenshot shows the 'Scams and Identity Theft' section of the consumer.gov website. The navigation bar includes 'Managing Your Money', 'Credit, Loans and Debt', 'Scams and Identity Theft' (highlighted), and 'Toolbox'. The main content area lists several sub-topics: 'Imposter Scams', 'Avoiding Identity Theft', 'Recovering from Identity Theft', 'Scams Against Immigrants', and 'Job Scams'. At the bottom, there is a 'Privacy Policy | USA.gov' link and the Federal Trade Commission logo with the text 'FEDERAL TRADE COMMISSION PROTECTING AMERICA'S CONSUMERS'.





A set of accessibility controls consisting of three buttons: 'print' with a printer icon, 'AAA text size' for adjusting text size, and 'listen' with a speaker icon and a play button.



# What is Child Identity Theft?

**Money**


## What Is Child Identity Theft

By: Peter Burns  Editor: Gabriel Sánchez Vissepó  Published: Mar 20, 2023 13 min read

Child identity theft can be challenging to spot, but it can have serious consequences for your child's financial future. In this article, you'll learn what child identity theft is, why criminals steal children's identities, and how to keep your child's sensitive information secure.

**What is child identity theft?**

Identity theft takes place when someone's private identifying information (PII) is stolen and used for financial gain or to commit fraud. Child identity theft is a type of criminal identity theft targeting individuals under the age of 18. Many parents aren't aware of how common child identity theft is, but it is an increasingly common form of crime in the U.S.



**Reasons why identity thieves often go after children**

In the United States, it's illegal for people under the age of 18 to enter into a contractual agreement with a lender, so it may be hard to understand what a criminal could gain from stealing a child's identity. However, although it's illegal to do so, many lenders do not verify a person's age before issuing them a loan or credit card. Additionally, in 2011 the Social Security Administration (SSA) stopped issuing Social Security Numbers (SSNs) in order and switched to a randomized SSN system. This makes it impossible to know someone's age from their SSN alone.

Another reason that thieves target children is that they possess an untouched credit history. A criminal can use a child's sensitive information — such as their SSN, date of birth, birth certificate or access to social media accounts — to commit fraud and scam lenders. Some examples of child identity theft include:

- Applying for government benefits like unemployment
- Purchasing a vehicle with an auto loan
- Opening bank or credit card accounts
- Filing fake tax returns with the Internal Revenue Service (IRS) for tax refunds
- Taking out loans with various financial institutions

## Reading Comprehension

[What is Child Identity Theft: Money Magazine Article <google doc>](#)

**Design a poster to educate families about child identity theft.**



## Using the News

---

The Tampa Bay Times Newspaper in Education program provides newspapers in digital and print format to teachers at no cost to teachers, schools, or families.

Using the newspaper in your classroom every day will increase students' reading skills and knowledge of the world around them.



# That free genetic screening might be a scam

Offers of DNA health checks could be a means to identity theft and Medicare fraud.

BY SUE CARLTON  
*Times Staff Writer*

The woman on the phone sounded so official, the consumer from Ohio would later say.

She was Karen from a Medicare wellness center, she said, calling about a free genetic test kit to screen for conditions such as cancer or heart disease. She asked professional-sounding questions about the man's blood pressure

and prescriptions and how his name appeared on his Medicare card.

But when she requested his Medicare number, the fellow smelled trouble. He hung up.

"I am concerned about the information I provided," he later reported to the Better Business Bureau's Scam Tracker.

Experts say he might have good reason.

Scamsters have been using a genetic test gambit that's supposed to determine if you have a predisposition for certain health conditions to try get personal information, according to the Better Business Bureau. But in some

cases, the real goal is to commit fraud by billing Medicare for unnecessary tests — and to glean personal health data that can aid in identity theft.

One person recently reported a friend received an envelope containing a "Cardiovascular Disease (CVD) Genetic Requisition Form," an oral swab kit and return envelope. The form was already filled out with the friend's name, birthdate, phone number and insurance information. It also had her doctor's name and signature — though the doctor later said she had not requested the test nor signed the form.

Advice from the experts: Always

check with your doctor's office first, and never share your Medicare number with anyone other than your health care provider. If you suspect fraud, report it to Medicare.gov or 1-800-633-4277.

An alert consumer reported a Medicare "advocate" kept calling their home to offer free genetic testing and telling them to press a number on their phone if they were interested.

"I am not about to press any number," the consumer reported. "We just hang up."

Contact Sue Carlton at [scarlton@timespulsar.com](mailto:scarlton@timespulsar.com). Follow @SueCarltonTimes

## Keep one eye out for hurricanes and the other for fraudsters

Hurricane season has been quiet with only three tropical storms so far in 2022, but peak season is just beginning. Colorado State University forecasts a total of 18 storms, including the three named storms that have already formed, before the season ends on Nov. 30.

More storms mean more opportunities for dishonest contractors and fraudsters to prey on homeowners in need of repairs, which is why Florida's Insurance Consumer Advocate and insurers are working together to empower Floridians with the knowledge and resources to fight fraud and avoid becoming a victim.

Illegitimate contractors' deception and deliberate schemes have a far-reaching impact on Floridians and the insurance market. Fraud drives up costs and leaves consumers to cover the shortage. With Florida's property insurance market on life support, an influx of fraudulent roofing repair schemes and its corresponding wave of litigation after a disaster would be devastating for consumers.

While contractors play an integral role in the building and repair process and most are legitimate, others are looking to take advantage of homeowners in vulnerable situations after a disaster. Homeowners should watch for red flags, such as someone going door-to-door using high pressure sales tactics and demanding payment up front. Before peak hurricane season activity kicks into gear, homeowners should create a list of licensed, reputable contractors in their area.

If your home is damaged or destroyed in a storm, first contact your insurer to file your claim. Your insurer should verify the repairs are covered by your policy before you sign any contracts. Once you have established that repairs are covered, use a licensed, insured and reputable contractor to make the repairs.

Make sure the contractor has

an active, valid Florida license at [www.MyFloridaLicense.com](http://www.MyFloridaLicense.com). Ask the contractor to provide proof of general liability and workers' compensation insurance by requesting a certificate of insurance.

Before moving forward, get three written, itemized estimates and compare the bids. If one of the bids is much higher or lower than the others, that is a potential red flag. When researching contractors, check with the Florida Department of Business & Professional Regulation or the Better Business Bureau to see if any complaints have been filed against them.

Once you have decided on a contractor, get a written contract that clearly states everything the contractor will do, including prices for labor and materials. Never sign a contract with blanks that could be filled in later without your knowledge or consent. Most contractors require a reasonable down payment, but never pay in full up front and do not pay in cash. Use a check or credit card so that you have a record of payment.

Florida's property insurance market is experiencing significant turmoil due to excessive legal system abuse and fraud. The more we can crack down on bad actors and prevent fraud from happening, the more we can help stabilize the market for consumers long-term.

The best way to fight fraud is to be informed and prepared. Florida's Insurance Consumer Advocate and the American Property Casualty Insurance Association have created a detailed guide for how consumers can avoid being a victim of contractor fraud and abuse. The free, printer-friendly guide is available online at [bit.ly/stormrepairfraud](http://bit.ly/stormrepairfraud).

We encourage you to print the guide and keep it in a secure location with your insurance and other important documents, so it is easily accessible after a storm. Prepare as much as possible beforehand to protect yourself from fraud and make the disaster recovery process smoother.

*Tasha Carter is Florida's Insurance Consumer Advocate. Logan McFaddin is vice president of state government relations for the American Property Casualty Insurance Association.*



TASHA CARTER



LOGAN MCFADDIN

# Keep an eye out for fraudsters

- <https://drive.google.com/file/d/1rQ12kGS6TbKHxKJV0Uks1ec5Loh7wHA/view?usp=sharing>

# Scams target seniors

One Florida woman lost more than \$50,000 to the intimidating 'Geek Squad' fraud.

BY RON HURTIBISE

*South Florida Sun Sentinel (TNS)*

The latest online scam targeting seniors is almost too ingenious not to work. That's what makes it so devious — and its victims so vulnerable.

Delray Beach resident Diane



**Diane Belz**

Belz, 68, had no reason to be suspicious on March 1 when she opened an email claiming to be from Best Buy's Geek Squad. She had opted for a Geek Squad technical support plan when she

bought her MacBook in 2017. Like many other older adults venturing into the online universe, she didn't

## Geek Squad fraud

Tech help scams target seniors

## Been taken? You're not alone



**SUE CARLTON**  
Contributor  
@sueca

**C**onfession: I've been scammed. Years ago, during a particularly chaotic time in my life, I got a call from a woman who said she was from my electric company. She was very sorry, but last month's bill was an amount my power would be cut off by the next day unless I paid by phone now. For the record, the dollar amount she gave was the same as my monthly bill.

I was sure I'd already paid. She said maybe they hadn't received it or there was some glitch, but the cut-off process was in motion and they could always refund me. I did not want to deal with losing power. I'd pay now, sort it out later.

You know the one: My account was fine, she wasn't from the electric company, and I got like a zap. Scammers continue to build a lucrative business, with more than \$2.3 billion lost by Americans to scammers as found in 2020 — up from \$1.8 billion the year before, according to the Federal Trade Commission. The gifts included online shopping and "scamper" means the misdirection of elderly folks being the biggest target. While 20 percent of those fraud victims were 70 to 79 years old, more than twice as many were 75 or older.

Scams constantly morph and update. AARP warns that scammers can't help but be using your cellphone to scan a suspicious QR code — those trackable, while scammers that can allow you to avoid a phone check when the need has come. The fraudulent transactions can be as risky as clicking suspicious links or attachments to emails.

The Better Business Bureau recently advised that if you get a text that looks like somebody dialed you by accident, don't text back even a polite "sorry, wrong number." It could be a "chat bot" trying to lure you to dating sites with the goal of getting your credit-card information.

And the Florida Attorney General's Office reports a cybersecurity investment scheme that's hit-and-miss with scam making the rounds on social media.

So forget that old-school Nigerian prince emailing you for "help" with practice of big money. (Though that one was reportedly still bringing in a tidy \$770,000 in 2018.)

The reality is what they have evolved: Hillsborough State Attorney Andrew Warren told me: "The public is getting smarter, so the fraudsters are getting trickier."

Scams come with a sense of urgency, trying to get us to act now because of trouble with the IRS or Social Security. But such instructions generally contact people by writing, then eye points out, so we on alert if **See CARLTON, 6D**



People work on the insulation of a home under construction in St. Petersburg on Monday. Building costs have skyrocketed.

## Hyperinflation feared

### In Florida, big and small firms are dealing with rising prices, and hoping it doesn't get worse.

**BY JAY CRAMIN**  
Times Staff Writer

Two years ago, Mike Cogbill had a goal: build a 2,000-square-foot home for under \$300,000. That was before the cost of lumber shot up. And things just kept getting worse. And it was before hiring good workers in Tampa Bay would be closer to \$400,000.

"I've had to start putting in escalation clauses in my contracts," said the Tampa home builder. "I'm not looking for markup. It's just, I have no idea how much inflation we're going to have. You keep reading stories about hyperinflation coming. Well, we've had a good solid 20 percent (increase in costs) so far this year. I don't know if hyperinflation is coming. If hyperinflation comes, all hell would break loose."

Hyperinflation — a term used to describe periods of sharp, prolonged inflation in the price of goods and services — is one of those economic buzzwords that's gained traction in 2021, spurred about everyone from conspiracy theorists to critics of President Joe Biden's infrastructure spending. It "will happen in the US soon, and so the world, starting. It's just, I have no idea how much inflation we're going to have. You keep reading stories about hyperinflation coming. Well, we've had a good solid 20 percent (increase in costs) so far this year. I don't know if hyperinflation is coming. If hyperinflation comes, all hell would break loose."

Not so fast, economist say. While prices in the United States are up 14 percent over last year — the highest it's been since 2008 — that's a long way from the 50 percent or more that has spurred real hyperinflation like countries such as Venezuela and Zimbabwe.

But that doesn't include massive expenditures like unemployment assistance and many federal contracts, and less in reporting some awards aren't yet tallied.

To get a fuller picture of Tampa Bay's federal pandemic haul, we looked through the nation's biggest stimulus and relief packages — March 2020's Coronavirus Aid, Relief and Economic Security (or CARES) Act, December's Coronavirus Response and Relief Supplemental Appropriation Act, and March 2021's American Rescue Plan — then went to some of the departments tasked with distributing the most money. Some of those spending trackers go into far more detail than US Spending.gov. (Some provided representatives filed with millions of lines of data, from which we culled Tampa Bay's share.)

One haul — yet still incomplete — estimate: \$367 million. Here's how we got there:

**CITIES AND COUNTIES:** The CARES Act and American Rescue Plan funneled money for cities and counties, either directly or for states to pass down as they saw fit. Between those, an estimated \$2.2 billion has been allocated for dozens of Tampa Bay governments, according to state, federal and city-level data. That money is being spent in a variety of ways: virus mitigation, vaccine distribution, housing assistance, workforce training, small business development, grants for health workers and more.

**SMALL BUSINESSES:** At least \$1.1 billion flowed into Tampa Bay through the U.S. Small Business Administration's Paycheck Protection Program, which offered flexible



Building materials seen outside a home under construction in St. Petersburg on Monday.

But that's not to say people won't feel it. "Considering where we were last year, when the pandemic started, we've made a lot of progress," said Abbey Omolundun, an economist with FOC Group. "But in recent months, we've been facing

**See INFLATION, 6D**

## Tampa Bay's gotten \$38.7B in pandemic relief

### Jobs pay, stimulus checks and PPP loans were the biggest sources of COVID aid money.

**BY JAY CRAMIN**  
Times Staff Writer

How much federal aid has flowed into Tampa Bay since the start of the coronavirus pandemic?

It's a hard question to answer. Since the United States government started passing \$5 trillion worth of pandemic relief and stimulus packages in March 2020, agencies have made attempts to show where that money is going. Some have done better than others, delivering online trackers and data linking specific awards. Others haven't publicly reported much of anything (which in many cases can be chalked up to the fact that at least \$1.2 trillion in relief money have yet to be allocated).

The federal government has a relief tracker at US Spending.gov that lists \$14.4 billion worth of spending across Citrus, Hernando, Hillsborough, Manatee, Pasco, Pinellas, Polk and Sarasota counties.



An aerial view of a newly empty Clearwater Beach road rebounded at the height of the COVID-19 closures in April 2020.

**STATE:** The CARES Act and American Rescue Plan funneled money for cities and counties, either directly or for states to pass down as they saw fit. Between those, an estimated \$2.2 billion has been allocated for dozens of Tampa Bay governments, according to state, federal and city-level data. That money is being spent in a variety of ways: virus mitigation, vaccine distribution, housing assistance, workforce training, small business development, grants for health workers and more.

**SMALL BUSINESSES:** At least \$1.1 billion flowed into Tampa Bay through the U.S. Small Business Administration's Paycheck Protection Program, which offered flexible

**See RELIEF, 2D**

# Debt Scam

- [Been taken? You're not alone](#)

Established. Trusted. Leader.

**Doctor of Business Administration**

[usf.edu/dba](http://usf.edu/dba)

UNIVERSITY OF SOUTH FLORIDA  
Muma College of Business

# Email Scam

- [Florida charter school principal resigns after sending check to scammer posing as Elon Musk](#)

## Resources

- In addition to the newspaper, NIE offers curriculum, updated weekly on our website.
  - [FBI warns about thieves using QR codes to steal your data](#)
  - [What is Crypto and Why did it Crash?](#)
  - [Go Fund Me Magic](#)

```
... object to mirror_...
mirror_mod.mirror_object
...
operation == "MIRROR_X":
    mirror_mod.use_x = True
    mirror_mod.use_y = False
    mirror_mod.use_z = False
...
operation == "MIRROR_Y":
    mirror_mod.use_x = False
    mirror_mod.use_y = True
    mirror_mod.use_z = False
...
operation == "MIRROR_Z":
    mirror_mod.use_x = False
    mirror_mod.use_y = False
    mirror_mod.use_z = True
```

```
...selection at the end -add
mirror_ob.select= 1
modifier_ob.select=1
...context.scene.objects.active
...("Selected" + str(modifier_ob
...mirror_ob.select = 0
...= bpy.context.selected_object
...data.objects[one.name].select
...print("please select exactly
```

--- OPERATOR CLASSES ---

```
...types.Operator):
...on X mirror to the selected
...object.mirror_mirror_x"
...mirror X"
```

```
...context):
...context.active_object is not
```



# Teaching Different Kinds of Fraud:

- Infographic/ Cartoon
- Read articles.
- Compare/ Contrast
- Poster to Create Awareness in City Hall
- Do and Don't List

# Spam... spam... spam....

Kohls Confirmation

Congrats brittanysampson



Kohls Confirmation <email\_bBsBkQ6yXyb@amlopmxhugk.mybrandtherapy.com>

to me

Congrats brittanysampson



AT&T <email\_bBsBkQ64cCz@glbvezulifh.chambres-hotes-perigord.com>

to me

Renewal by Andersen

Confirmation Receipt



Renewal by Andersen <info\_bBsBkQ8oVpF@hfdzximbqlu.groupsolutioncorp.com>

to Brittanyzq, Brittany4B

**CashApp**

Transfer \$1000 Deposit sent to you. **\$ YOU'VE BEEN PAID \$ -70 -**



**CashApp** -----70 cash.app70@outlook.com [via\\_ksdn.klaviyomail.com](mailto:via_ksdn.klaviyomail.com)

to karrylee220

# Spam... spam... spam....

KEEP THE SAME WATCHWORD (Watchword means your school email password)



Nelson, Aidan <aidann4949@mypolkschools.net>

7:20 AM



We notice that you have two different school email with two different universities portals. Kindly indicate the two info logins Asap. To avoid termination of both office 365 email within 24hrs,we expect you to strictly adhere and address it . You are advised to keep the same watchword using the below button to avoid losing your both emails. for more details

**COPY AND PASTE THE LINK BELOW TO YOUR ADDRESS WEB BAR**  
[forms.gle/mqKe7W9eSgd3JYb9A](https://forms.gle/mqKe7W9eSgd3JYb9A)

**NOTE: WATCHWORD MEANS YOUR SCHOOL EMAIL PASSWORD**

USF Work Opportunity

Flag for follow up.



Don, Rebecca <rebecca.don@my.ucdsb.ca>



Tue 12/6/2022 4:36 AM

 FORD FOUNDATION WORK ...  
14 KB

Attention: USF Student,

I am sharing a job information to students who might be interested in a Paid Ford Foundation Part-Time Job to make up to '500' (USD) Weekly.

For More information about the work schedule is attached,  
If you are interested Kindly contact Dr. Lambert Conner with your alternative email address (e.g yahoo, gmail, hotmail etc) and not your EDU email for urgent details of work.

NOTE: THIS IS STRICTLY WORK FROM HOME POSITION.

Regards,  
Human Resources Unit.

**[EXTERNAL EMAIL]** DO NOT CLICK links or attachments unless you recognize the sender and know the content is safe.


# Elementary K-2: Identity Theft

- <https://docs.google.com/document/d/1A2r3OIgebVbj7LeWOrtuTEVjGZljayg3ed9fM-XS42Q/edit?usp=sharing>

Do you know who you are?  
A lesson in identity theft.

Do you know the story of Little Red Riding Hood?  
Who is the little girl? What does she look like?  
Circle the words to describe Little Red Riding Hood:

*Girl Boy Red cape Blue Cape Small Large*



Who is the wolf? What does the wolf look like?  
Circle the words to describe the Wolf:

*Kind Funny Scary Sneaky Horns Fur Scales Wings Small Large*

Draw a picture of how the wolf tried to hide who he was in the story.	Was that a nice thing or a naughty thing to hide who he was? Why?

Who are you?

What is your name? _____	What is your friend's name? _____
What do people see when they look at you? What color is your hair? How long is your hair? What color are your eyes? Do you have freckles? Is their skin light, tanned or dark? Do you wear glasses?	What does your friend look like? What color is their hair? How long is their hair? What color are their eyes? Do they have freckles? Is their skin light, tanned or dark? Do you wear glasses?
Draw a picture of yourself.	Draw a picture of your friend

What is different about you and your friend? What is the same?

Imagine this.  
It is snack time and your teacher checks off your name on a list when you pick up your snack each day. It is now your turn to get in line for snack time. When it is your turn, the teacher looks at the list and sees a checkmark by your name. You will not receive a snack today because someone else in the classroom gave their own name **and** your name and received two snacks instead of one.

- What do you think about this? Circle the words to describe what you think:  
*Fair Unfair Bad choice Good choice Right Wrong*
- How does this make you feel about someone using your name to get a second snack today? Circle the words to describe how you feel:  
*Happy Sad Excited Angry Scared Mad Frustrated Thankful*

Solve the problem.  
What can you or the teacher do so that this does not happen again?

Imagine this.  
You have received a reusable water bottle as a gift to keep a drink in for the school day. It is from a special family member and it is your favorite color. You get a sticker for perfect attendance at school and put the sticker on your water bottle to proudly display your achievement. Your best friend shares a sticker with you and you put that on your water bottle too! One day you leave your water bottle outside of the classroom. The school principal checks the hall cameras and sees you wearing a red shirt and black sneakers leave the bottle in the hallway. Later, the Principal sees a 4th grader wearing a red shirt and black shoes with a hairstyle similar to yours and gives the water bottle to the student. The student takes the water bottle and does not tell the Principal that the water bottle is not theirs.

- What do you think about this? Circle the words to describe what you think about the student:  
*Honest Dishonest Poor decision Excellent choice Right Wrong*
- How does this make you feel about the student? Circle the words to describe how you feel:  
*Surprised Joyful Confused Disgust Bored Fearful Interested Shy*

Why it is important that people do not pretend to be other people?



# Do you know who you are?

*A lesson in identity theft.*

Do you know the story of Little Red Riding Hood?

Who is the little girl? What does she look like?

*Circle the words to describe Little Red Riding Hood:*

**Girl   Boy   Red cape   Blue Cape   Small   Large**

Who is the wolf? What does the wolf look like?

*Circle the words to describe the Wolf:*

**Kind   Funny   Scary   Sneaky   Horns   Fur   Scales   Wings   Small   Large**



Draw a picture of how the wolf tried to hide who he was in the story.

Was that a nice thing or a naughty thing to hide who he was? Why?

### Who are you?

What is your name? \_\_\_\_\_

What is your friend's name? \_\_\_\_\_

What do people see when they look at you? What color is your hair? How long is your hair? What color are your eyes? Do you have freckles? Is their skin light, tanned or dark? Do you wear glasses?

What does your friend look like? What color is their hair? How long is their hair? What color are their eyes? Do they have freckles? Is their skin light, tanned or dark? Do you wear glasses?

Draw a picture of yourself.

Draw a picture of your friend.

What is different about you and your friend? What is the same?

### Imagine this.

It is snack time and your teacher checks off your name on a list when you pick up your snack each day. It is now your turn to get in line for snack time. When it is your turn, the teacher looks at the list and sees a checkmark by your name. You will not receive a snack today because someone else in the classroom gave their own name and your name and received two snacks instead of one.

- What do you think about this? *Circle the words to describe what you think:*

**Fair   Unfair   Nice   Mean   Bad choice   Good choice   Right   Wrong**

- How does this make you feel about someone using your name to get a second snack today? *Circle the words to describe how you feel:*

**Happy   Sad   Excited   Angry   Scared   Mad   Frustrated   Thankful**

### Solve the problem.

What can you or the teacher do so that this does not happen again?

### Imagine this.

You have received a reusable water bottle as a gift to keep a drink in for the school day. It is from a special family member and it is your favorite color. You get a sticker for perfect attendance at school and put the sticker on your water bottle to proudly display your achievement. Your best friend shares a sticker with you and you put that on your water bottle too! One day you accidentally leave your water bottle outside of the classroom after lunch. The school principal checks the hall cameras and sees you, wearing a red shirt and black sneakers, leave the bottle in the hallway. Later in the day, the Principal sees a 4th grader wearing a red shirt and black shoes with a hairstyle similar to yours and gives the water bottle to the student. The student takes the water bottle and does not tell the Principal that the water bottle is not theirs.

- What do you think about this? *Circle the words to describe what you think about the student:*

**Honest Dishonest Poor decision Excellent choice Right Wrong**

- How does this make you feel about the student? *Circle the words to describe how you feel:*

**Surprised Joyful Confused Disgust Bored Fearful Interested Shy**

Why is it *important* that people **do not** pretend to be other people?



# Elementary 3-5: Super Digital Citizen

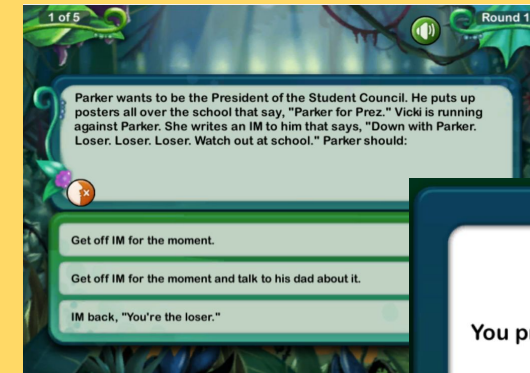
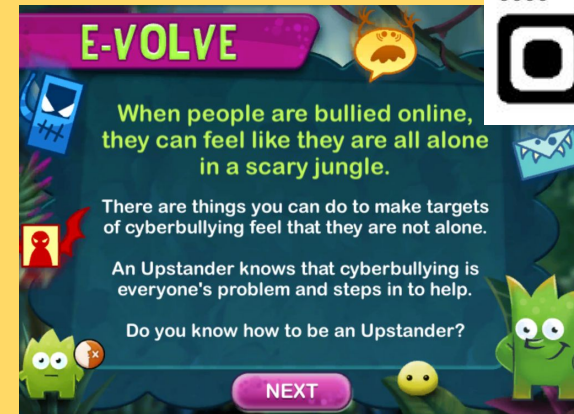
## Learning Objectives:

- Reflect on the characteristics that make someone an upstanding digital citizen.
- Recognize what cyberbullying is.
- Show ways to be an upstander by creating a digital citizenship superhero comic strip.



- [Super Digital Citizen Lesson Link](#)

# Game:



# Elementary 3-5: Super Digital Citizen

 ACTIVITY: WHAT WOULD A SUPER DIGITAL CITIZEN DO? PART 2

## Directions

Choose one of the problems from Part 1. Create a comic strip in which your superhero is an upstander against cyberbullying ... and saves the day! Use illustrations and captions to tell your story.

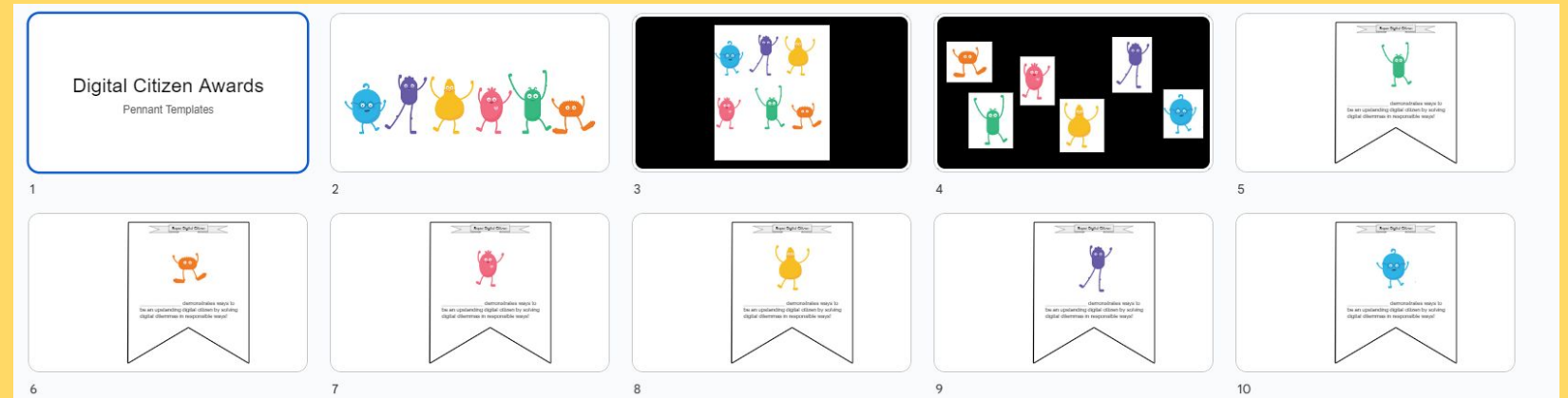
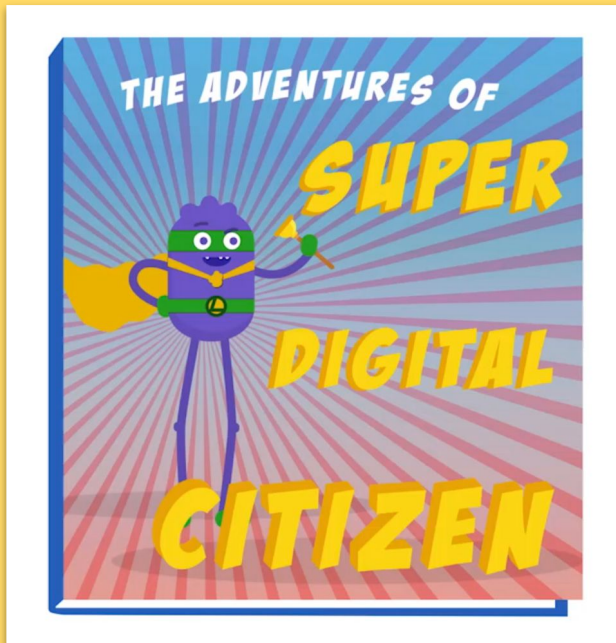


[Classroom Friendly Websites and Apps for Making Comics <per Common Sense Edu>](#)



- [Super Digital Citizenship- Video Link](#)
- [Digital Citizen Superhero Student Handout](#)
- [What Would a Super Digital Citizen Hero Do? Handout](#)
- [Lesson Quiz](#)
- [Take Home Family Activity](#)

# "Be A Super Digital Citizen"



[Common Sense Education Lesson Link](#)

[Be A Digital Citizen Lesson Plan - Grade 4](#)

common sense education

GRADE 4 [Be A Super Digital Citizen](#)

Video Discussion Quick Activity

What You'll Need: [Video](#) • [Student Handout](#) • [Student Handout \(Spanish\)](#)

Activity Steps

1. Introduce the video topic to students by saying: Today we are going to watch a video exploring how we can be upstanders when we see cyberbullying.
2. Show the [Super Digital Citizen](#) video (1:58 minutes). (Note: Use the video player to turn on subtitles in Spanish.)
3. Lead a class discussion exploring the questions below.

Distance learning option: Have students watch the video and complete the handout. If there's time, have students share their responses during a video meeting.

Discussion Questions

1. What does a super digital citizen do?
 



Sample responses:

  - A super digital citizen is someone who is safe, responsible, and respectful online.
  - Super digital citizens also help others to be safe and respectful online.
2. In the video, Guts starts to make some digital "mistakes." What were some of the mistakes, and what did Guts do to fix them?
 

Sample responses:

  - Guts used a password that was not safe enough. He changed it so that it was safer.
  - Guts was throwing around one of his devices. He put a case on his device and then put it inside his backpack.
  - Guts was going to share a picture of Helen without Helen's permission. He asked Helen if it was OK to share the picture with someone else.
3. How will you be a super digital citizen when you're online?
 

• Answers will vary.

 CYBERBULLYING, DIGITAL IDENTITY & SAFETY EXPERTS **We are kind & courageous.** [common sense education.org/education](#)  Developed with attribution for noncommercial use. Learning is joyful!

## [Super Digital Citizen Pennant Templates](#)



- **Common Core ELA**  
L.4.4, L.4.5, L.4.6, RF.4.4, RF.4.4a, RI.4.10, RI.4.4, RI.4.7, SL.4.1a, SL.4.1b, SL.4.1c, SL.4.1d, SL.4.4, SL.4.5, SL.4.6, W.4.10, W.4.4

# Middle: 6-8 Who Are You Online?

Students hear from teens about the benefits and drawbacks of presenting themselves differently (or even anonymously) to others online and consider what it means to "be yourself" in digital spaces.

Discuss:

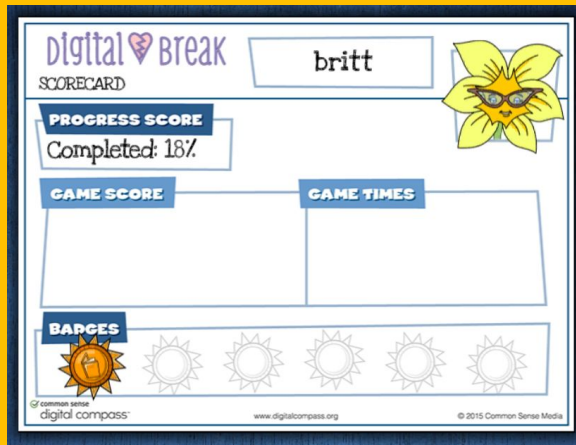
- *What **reasons** do people have for creating and using fake social media accounts (e.g., finstas)?*
- *What are some of the **results** of having and using these accounts?*
- *How do you present yourself online?*



- [Who Are You Online? Lesson Plan - Grade 6](#)
- [Quick Activity Link](#)
- **Common Core ELA**  
L.6.1, L.6.2, L.6.3, L.6.4, L.6.6, SL.6.1, SL.6.1a, SL.6.1b, S  
L.6.1c, SL.6.1d, SL.6.2, SL.6.3, SL.6.4, SL.6.6, W.6.1, W  
.6.1a, W.6.1b, W.6.1c, W.6.10, W.6.4, W.6.8, L.6.2.B,  
L.6.3.A, L.6.3.B

# Game:

- [Welcome to Anywhere Game: Digital Citizenship](#)
- Digital Compass by Common Sense Education teaches students the fundamentals of digital citizenship through a choose-your-own-path interactive game, designed for grades 6–8.



# Middle: 6-8 Who Are You Online?

- Students hear from teens about the benefits and drawbacks of presenting themselves differently (or even anonymously) to others online and consider what it means to "be yourself" in digital spaces.
- [Who Are You Online Presentation Slides](#)
- [Presenting Yourself Online Video Link](#)
- [Finsta Debate Activity \(Are Fake Accounts ok?\)](#)
- [Family Activity/ Discussion](#)
- [Lesson Quiz](#)

Discuss:

- What *reasons* do people have for creating and using fake social media accounts (e.g., finstas)?
- What are some of the *results* of having and using these accounts?
- How do you present yourself online?



# DATA BREACHES

HAPPEN AT AN ALARMING RATE

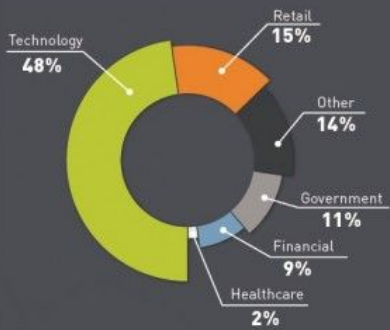
In fact, there were over

# 575,486,661

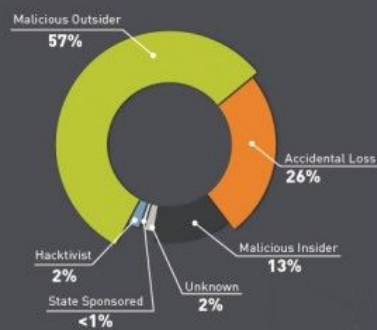
data records lost or stolen in 2013.



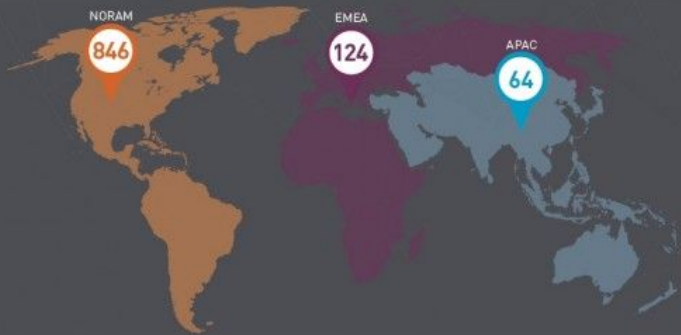
Data Records Lost/Stolen by Industry



Breach by Source



Breach by Region



Statistics presented are based on the Breach Level Index (breachlevelindex.com)



data breach 2023 statistics



- [ThalesGroup.com](https://www.thalesgroup.com)

## How would you use infographics in your classroom?



# How Do You Safeguard Money from Scammers?

- [How Do You Safeguard Money from Scammer? <USF Blog Post>](#)
  - [Safeguard From Scammers <Student Guide Google Doc>](#)
  - [Power Company Warns of Scam TBT - Corresponding Article](#)

## Student Guide: How Do You Safeguard Money from Scammers?

A Lesson in:

- Consumer Protection
- Identity Theft Awareness
- Assistance for Identity Theft Victims

Your Thoughts Before Reading:

1. What do you know about con-artists? What is their goal?

2. **It's the kind of scam that makes your skin crawl.** The radio reports a sweet, little 83 year old lady paid for a new roof, only to find the workers took the money and ran. The *Prince of "Insert Foreign Country Here"* has a son that needs medical attention, and your ability to wire him money is the difference between life and death.

Write three sentences to describe the most convincing "scam" that nearly ensnared you- or a family member- in a trap.

3. **Now and later.** What kind of consequences do you think would have happened if that most convincing scam actually turned into reality? How would it have affected the victim of fraud? Would there have been any long term or short term effects? What about the impact on friends or family? Would there have been any long term or short term effects? What about the impact on friends or family?

Fraud Victim		Family and Friends
Short Term (1 year) Consequences	Long Term (More than 1 year) Consequences	

## Power company warns of scam

Tampa Electric Co. and the Tampa Police Department issued a warning Thursday about scammers who impersonate utility workers attempting to collect a payment. The scammers call businesses during a busy hour and appear to have a phone number belonging to the utility, according to a news release. They then tell the customer that they must buy a prepaid debit card from a nearby drug store if they don't want their power turned off. Tampa Electric spokeswoman Cherie Jacobs said several customers called regarding the scam, prompting the release. "Tampa Electric never demands payment in person or calls to ask for credit or debit card numbers," Janelle McGregor, spokeswoman for the Police Department, wrote in a warning on neighborhood social media NextDoor. To verify a Tampa Electric employee, call (863) 299-0800 in Polk County and (813) 223-0800 elsewhere.



[https://np1.nearpod.com/sharePresentation.php?code=08b40639f5df5889f9d5b42e77495176-1&oc=user-created&utm\\_source=link](https://np1.nearpod.com/sharePresentation.php?code=08b40639f5df5889f9d5b42e77495176-1&oc=user-created&utm_source=link)





## Additional USF Blog Posts:

- [Identity Theft is Taxing](#)
  - [Corresponding TBT news article: Identity Theft-Related Tax Fraud Remains the Top Scam](#)
- [Identity Theft: Who is at Risk?](#)
  - [Corresponding TBT news article: How to Protect Your Kids from Identity Theft](#)

# "Protect" Lessons:

- <https://floridafinancialliteracy.weebly.com/protect.html>

## UNIVERSITY OF SOUTH FLORIDA STAVROS CENTER PRESENTS:

HOME

INCOME

BUY

SAVE

CREDIT

INVEST

PROTECT

BLOG

Standards for Protecting  
and Insuring

Risky Business Resources

### PROTECTING AND INSURING STANDARDS AND RESOURCES

Students need to learn about the dangers of identity theft and how to avoid it. They should understand how to avoid risk by choosing the best insurance for their needs. In this complex financial world, consumer protection is essential!

### USE THE NEWS

Here are some inquiry-based Use the News activities we created that use newspaper articles to inspire real-world critical thinking about protecting and insuring. Our latest lessons include student guides!

# Additional Links to Consequences of Identity Theft

- <https://consumer.georgia.gov/consumer-topics/identity-theft-emotional-impact#:~:text=Victims%20of%20identity%20theft%20will,the%20ability%20to%20trust%20again.>
- <https://www.aura.com/learn/dangers-of-identity-theft>
- <https://www.ojp.gov/feature/identity-theft/overview>
- <https://www.credit.com/blog/surprising-ways-identity-theft-can-hurt-you-85080/>
- <https://www.pcmag.com/how-to/5-ways-identity-theft-can-ruin-your-life>

- <https://www.justice.gov/criminal-fraud/identity-theft/identity-theft-and-identity-fraud>
- <https://mpdc.dc.gov/page/examples-identity-theft>
- <https://consumer.ftc.gov/articles/what-know-about-identity-theft>
  
- [https://nearpod.com/t/social-studies/6th/a-cyber-privacy-parable-L80925841&oc=lesson-library&utm\\_source=link](https://nearpod.com/t/social-studies/6th/a-cyber-privacy-parable-L80925841&oc=lesson-library&utm_source=link)
- [https://np1.nearpod.com/sharePresentation.php?code=01214a47dd1ea5434a885a772ebc60d7-1&oc=lesson-library&utm\\_source=link](https://np1.nearpod.com/sharePresentation.php?code=01214a47dd1ea5434a885a772ebc60d7-1&oc=lesson-library&utm_source=link)
- <https://newsela.com/read/faceapp-safety/id/54622/>
- <https://newsela.com/read/deleted-posts-facebook/id/48338/>

# Identity Theft Video Resources:

- <https://www.youtube.com/watch?v=TpHnr7sg9d0>
- <https://www.youtube.com/watch?v=fjodt2JnWT8>
- <https://www.youtube.com/watch?v=kDFeSUUwRnA>
  
- <https://www.fraudweek.com/>

# QR Code to Resources:





# Financial Literacy Standards Covered

## Personal Financial Literacy Standards

The screenshot shows the CPALMS website interface. At the top, there is a navigation bar with the CPALMS logo and the tagline "Where Educators Go For Bright Ideas". To the right of the logo are links for "NOT A MEMBER YET? SIGN UP", "SIGN IN", and "HELP". Below the logo is a menu with categories: HOME Of CPALMS, STANDARDS Info. & Resources, COURSE Descriptions & Directory, RESOURCES Vetted By Peers & Experts, PD PROGRAMS Self-Paced Training, ABOUT CPALMS Initiatives & Partnerships, and ICPALMS Florida's Platform. A secondary navigation bar includes "Course Descriptions", "Graduation Requirements", "Course Reports", and "Gifted Coursework".

The main content area is titled "Personal Financial Literacy (#2102372)" and includes a "Version for Academic Year:" section with buttons for "2015 - 2018", "2018 - 2019", "2019 - 2022", and "2022 - And Beyond (current)". To the right of these buttons are "Export", "Print", and "Create CMAP" options.

On the left side, there is a sidebar with a "Course Standards" section showing a count of 76. Below this are three green buttons: "Course Information", "Educator Certifications" (count 3), and "Student Resources" (count 63). At the bottom of the sidebar, it displays "681 Resources related to the standards in this course" and a note: "Click on the individual standards to find resources."

The main content area displays "76 Items" and lists several standards with associated counts:

- SS.912.E.1.9** Describe how the earnings of workers are determined. (18 Courses)
- SS.912.E.1.14** Compare credit, savings, and investment services available to the consumer from financial institutions. (1 Resources, 20 Courses)
- SS.912.E.1.15** Describe the risk and return profiles of various investment vehicles and the importance of diversification. (17 Courses)
- SS.912.E.1.16** Construct a one-year budget plan for a specific career path. (1 Resources, 18 Courses)

## Financial Literacy Standards Covered: High School

- SS.912.FL.6.9 <https://www.cpalms.org/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.
  - Remarks
    - Describe problems that can occur when an individual is a victim of identity theft. Give specific examples of how online transactions, online banking, email scams, and telemarketing calls can make consumers vulnerable to identity theft. Describe the conditions under which individuals should and should not disclose their Social Security number, account numbers, or other sensitive personal information.

## Financial Literacy Standards Covered: High School

- SS.912.FL.6.10 <https://www.cpalms.org/Public/PreviewStandard/Preview/8607>
- Compare federal and state regulations that provide some remedies and assistance for victims of identity theft.
  - Remarks
    - Recommend actions a victim of identity theft should take to limit losses and restore personal security.

## Financial Literacy Standards Covered: Middle School

- SS.8.FL.6.7 <https://www.cpalms.org/PreviewStandard/Preview/8612>
- Discuss that one method to cope with unexpected losses is to save for emergencies.
  - Remarks
    - Give examples of events for which emergency savings could offset financial losses.

## Financial Literacy Standards Covered: Elementary School

- SS.4.FL.6.4 <https://www.cpalms.org/PreviewStandard/Preview/8519>
- Discuss that one method to cope with unexpected losses is to save for emergencies.
  - Remarks
    - Give examples of events for which emergency savings could offset financial losses.

## **Additional** Standards Covered

- LAFS.1112.SL.1.2 Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

*Find Out More!*

# GUS A. STAVROS CENTER

COLLEGE OF EDUCATION

 GIVE NOW

[ABOUT US](#)

[PROGRAMS](#)

[RESOURCES](#)

[GLOBAL LITERACIES](#)

[CONTACT US](#)



## Welcome to the Gus A. Stavros Center

The Gus A. Stavros Center for Free Enterprise and Economic Education works to advance the effective teaching and integration of free enterprise, financial literacy and economic education into the K-20 curricula.



Stay Up To Date!

# GUS A. STAVROS CENTER

COLLEGE OF EDUCATION

GIVE NOW

ABOUT US

PROGRAMS

RESOURCES

GLOBAL LITERACIES

CONTACT US

## About Us

Gus A. Stavros Center / About Us / Mission & Philosophy

MISSION & PHILOSOPHY

GOALS & VALUES

MEET OUR STAFF

OUR HISTORY

AWARDS & RECOGNITIONS

STAVROS CENTER NEWS

ADVOCACY BOARD

## MISSION & PHILOSOPHY

The Gus A. Stavros Center for Free Enterprise and Economic Education works to advance the effective teaching and integration of free enterprise, financial literacy and economic education into the K-20 curricula. Providing resources in support of educators from across the Tampa Bay area, the Center provides teacher training programs, curricula development efforts and other strategies to ensure that free enterprise and consumer economics concepts reach students in today's classrooms.

Throughout its more than 40-year history, the Stavros Center has been recognized for excellence in economic education at the local, state, and national levels. It has received numerous awards by the Florida Council on Economic Education for best programming in statewide competition. The Stavros Center also has the distinction of being awarded the coveted national Leavey Excellence in Private Enterprise Award on three separate occasions. During its history, more K-12 educators from USF have received state awards in



usfstavros Message

105 posts 157 followers 158 following

**USF Stavros Center**  
College & university  
Working to advance the effective teaching and integration of free enterprise, financial literacy and economic education into the K-20 curricula.  
[www.usf.edu/stavros](http://www.usf.edu/stavros)



**USF Stavros Center**  
86 followers • 0 following

Contact us Following Message



**USF Stavros Center**  
@USFStavros

Working to advance the effective teaching and integration of free enterprise, financial literacy and economic education into the K-20 curricula.





# GUS A. STAVROS CENTER

COLLEGE OF EDUCATION



ABOUT US

PROGRAMS

RESOURCES

GLOBAL LITERACIES

CONTACT US

*Scroll Down  
to Register:*

## Programs

Gus A. Stavros Center / Programs / Our Programs

### OUR PROGRAMS

## OUR PROGRAMS

### Stavros Center Programs, Workshops and Seminars

The Stavros Center hosts numerous professional development opportunities throughout the year for K-12 educators to assist them with implementing economic education and financial literacy curriculum into their classrooms.

We look forward to having you join us for exciting professional development activities. Below you will find a list of current programs and workshops for educators. For more information about upcoming workshops and seminars, please **contact us**.

### UPCOMING WORKSHOPS

#### STAVROS CENTER MAILING LIST

Sign-up to receive emails about future events and activities hosted by the Gus A. Stavros Center for Free Enterprise and Economic Education.

[Click here to register](#)



# GUS A. STAVROS CENTER

COLLEGE OF EDUCATION

 GIVE NOW[ABOUT US](#)[PROGRAMS](#)[RESOURCES](#)[GLOBAL LITERACIES](#)[CONTACT US](#)

## Resources

[Gus A. Stavros Center](#) / [Resources](#) / [Overview](#)

[OVERVIEW](#)[FINANCIAL LITERACY BLOG](#)[RECOMMENDED WEBSITES](#)

## OVERVIEW

### Blogs for Educators

These blogs are created and maintained by the Stavros Center team members. They contain content and lessons for your classroom and are linked to standards for your convenience.

**Florida Financial Literacy** - Activities, lessons and resources for secondary classrooms based on Florida financial literacy standards.

**Sustainability Superheroes** - Blog with lessons and activities related to the economic impact of Sustainability issues appropriate for all grade levels.

**Sunny Money** - K-8 blog on economic and financial literacy activities.

[Join Our Mailing List](#)

Want MORE???

[Stavros Center Resources](#)

Thank You

