

Student Guide: How does a Data Breach Impact Me?

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A Lesson in:

- Identity Theft
- Federal Assistance for Identity Theft Victims

Before the Reading:

1. **Fear Factor.** What is your biggest fear when it comes to owning a credit card? Making payments on time? Not trusting yourself to stay within your limits to pay your bill off in full every month? *Write down some concerns that you have about using a credit card.*

2. **Smart ideas.** What may be the best way to ensure wise use of a credit card? *List three tips that you have heard family or friends share about using credit wisely.*

- 1.
- 2.
- 3.

3. **The Real Issue.** Not letting the convenience of the “swipe of a card” get to your head and then embark on an adventure filled with debt is not the only issue at hand. Using credit wisely is only half of the credit battle. Keeping your personal information safe is the other battle at hand. The least of your worries should be a criminal accessing your very own private information. Unfortunately this is a reality for the 21st century. *What have you heard about the intentional or unintentional release of confidential information?*

4. **Data Breach.** News reporters describe the release of information as “data leak, data spill, information leakage or unintentional information disclosure.” Regardless of what we call a “data breach”- potential identity theft is just as unnerving. Unfortunately in our digital age, we need to be very aware and cautious

when it comes to providing our personal information to others. *What kind of sensitive information is super valuable to criminals?*

5. **Think about it.** *What kinds of things can someone do with that information?*

6. **Think ahead.** *How can you protect yourself from being a victim of identity theft?*

During the Reading with Newspapers in Education:

7. **Read.** Read the article attached and think about what happens when data thieves steal your name, social security number and birth date. *Record a list of steps to take when your personal information has been leaked.*

After the Reading.

8. **Evaluate.** A loss of assets, wealth and future opportunities can occur if an individual's personal information is obtained through identity theft and then used fraudulently. *Anticipate what this may mean for the future of an identity theft victim.*

9. **Lock it up.** By managing personal information and choosing the environment in which that information is revealed, individuals can accept, reduce and insure

against the risk of loss due to identity theft. *Under what circumstances should an individual reveal personal information?*

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10. **Pair up.** Partner with a classmate and create a tweet (240 character count) to educate the public on what a wise consumer would do if affected by a data breach. Be sure to use the hashtag *#usfFinLitBlogPost* if you decide to tweet your response.

<i>Write your tweet on an index card and attach to this page.</i>

11. **Examine.** Use the website www.consumer.ftc.gov and <http://myfloridalegal.com/> to learn about identity protection services and credit monitoring services. *Take some notes to provide remedies and information on assistance for victims of identity theft.*

<i>Identity Protection Services</i>	<i>Credit Monitoring</i>