NEW MEXICO 4-H

Aggie Next Step

Identity Theft & Protection



Post Secondary Pathways

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AGGIE NEXT Soar Prosper Empower Thrive Post Secondary Pathway Program

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Identity Theft & Protection

Lesson Focus

Identity theft occurs when someone uses another person's personal information without permission to commit fraud. Because so much personal information is shared online and through digital devices, it is important to understand how identity theft happens and how to prevent it. In this lesson, participants will explore common risks and develop strategies to protect their personal and financial information.

Supplies

- Worksheets
- Handouts
- Pens/Pencils

Objectives

Students will be able to:

- **Define** identity theft and recognize common ways personal information can be stolen.
- **Identify** risky behaviors that may expose personal or financial information.
- **Develop** a personal identity protection plan.
- **Describe** steps to take if they suspect identity theft or financial fraud.

Preparation

Review lesson materials and determine which worksheets and handouts you will use for the lesson. Print enough assessments, worksheets, and handouts for each participant.

Activities

1. Have participants complete the *Pre-Assessment*.

2. Begin with a quick whole-group discussion: Ask participants to imagine discovering someone had opened a credit card in their name.

Q: How would you feel?
Q: Who might be at risk for this?
Q: Why do you think teens are targets? (clean credit history, less monitoring of finances, oversharing online)

Follow with: *Teens can have their identity stolen before they ever open a bank account. Once your Social Security number is compromised, it can affect you for years.*

3. Guide participants in a quick brainstorm about identity theft.

Q: What counts as personal information? (Social Security numbers, passwords, birthdays, addresses, bank info, school IDs, etc.)
Q: What are some examples of identity theft? (unauthorized credit cards, bank fraud, stolen online accounts, etc.)

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4. Distribute the ***Identity Protection Action Plan*** worksheet. Have participants complete the top part individually. Discuss 1-2 risks they want to change. Then guide participants through completing "My Protection Plan" at the bottom of the worksheet.

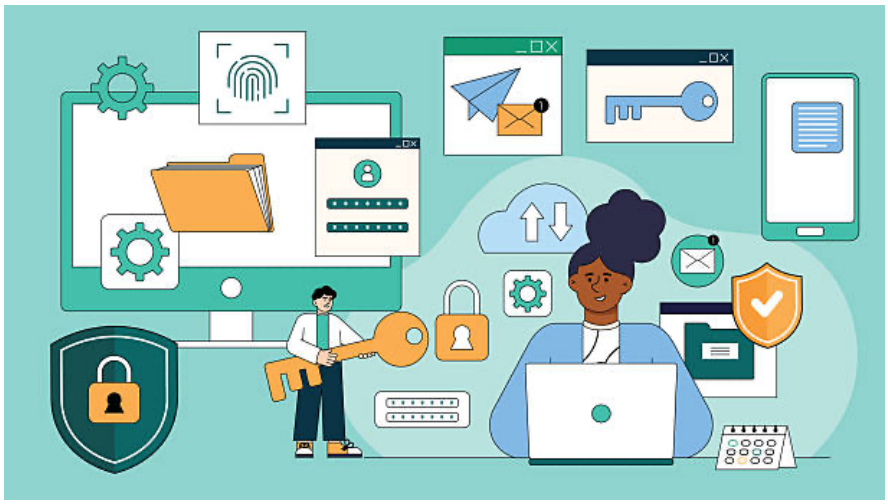
5. Follow the teacher instructions to play ***Spot the Threat.*** Encourage discussion.

6. ***Exit Ticket*** – Depending on time, this can be done as a class discussion, as an individual worksheet, as homework in class, or during the following class.

7. Have participants complete the *Post-Assessment*.

Reflection

Identity theft can have serious financial and personal consequences, but many risks can be reduced through safe habits and careful decision-making. By protecting personal information and responding quickly to suspicious activity, individuals can better safeguard their finances and digital identities.



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Extensions

1. Create a *Public Awareness Poster:* Participants design a poster or digital graphic that teaches others how to protect their identity and financial information. Posters should include at least 3 prevention strategies and 1 step to take if identity theft occurs.

Differentiation

Content Support: Allow participants to discuss scenarios with a partner before responding.

Offer sentence starts for the *Action Plan* responses (e.g., "One habit I should change is…")

English Language Learners: Allow verbal responses in place of written ones and pair students with a supportive English-speaking peer when discussing scenarios.

Pre-teach vocabulary and provide definitions or visuals.

Processing Time: Provide additional think time before students respond or share.

Advanced or Early Finishers: Ask participants to suggest additional strategies for protecting personal and financial information.

Have participants explain *why* certain behaviors increase the risk of identity theft.

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Resources

Optional Videos

Note: Please preview all videos before showing them to students to ensure they are age-appropriate, relevant, and aligned with your classroom needs.

What is Identity Theft?
*https://youtu.be/kDFeSUUwRnA?si=htpQ96tX2hAGemK_*

How to Protect Your Data Online
https://youtu.be/sdpxddDzXfE?si=G7qo4kHIShi6gVg-

How to Prevent Identity Theft
https://youtu.be/qBDCnKfExw4?si=dcno7JJiqE1ajxMt

NM Standards:

NM PED Standards: Career and Technical Education (CTE):
3.1.1: Employ critical thinking skills to solve problems and make decisions

NM Social Studies Standards - Strand 10: Economics/Financial Literacy (Grades 9-12)
Econ. 13: Apply understanding of economic concepts and systems to analyze decision making and the interaction between consumers, business, government, and societies
Econ. 48: Evaluate how and why individuals choose to accept risk, reduce risk, or transfer risk

Common Career Technical Core (CCTC) Standards: Career Ready Practices (CRP):
CRP-1: Act as a responsible and contributing citizen and employee
CRP-8: Utilize critical thinking to make sense of problems and persevere in solving them

Optional ELA Alignment (Grades 6-12)
SL1: Participate in a range of conversations and collaborations