

## Lesson Plan

Modern Money: Safe Digital Banking™  
Identity Theft and Fraud Protection

🕒 45 minutes

Prerequisite: Identity Theft and Fraud Protection



## INSTRUCTIONS

Each digital lesson is supplemented with a follow-up synchronous lesson plan to extend and reinforce learning. Activities and questions are structured in a way that supports both in-person and virtual classroom settings.

## OBJECTIVES

*Students will be able to...*

- Explain consumer rights, responsibilities, remedies, and the importance of consumer vigilance.
- Investigate sources of assistance in resolving identity theft and fraud.

## MATERIALS

## In-Person Lesson

- Pencils/Markers
- Printed Website Pages for New Learning
- Notebook or Poster paper
- Computers, Laptops, or Tablets

## Virtual Lesson

- Pencils/Markers
- Notebook paper
- Computers, Laptops, or Tablets

| SECTION | DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                            | FORMAT                                                                                                                                                                                                      | DURATION |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Opening | <p><i>Discuss the learning from the lesson:</i></p> <ul style="list-style-type: none"> <li>• Why is it important to protect privacy online?</li> </ul> <p>Potential answers:</p> <ul style="list-style-type: none"> <li>• To avoid identity theft</li> <li>• To protect the identity of loved ones</li> <li>• To protect finances</li> <li>• To help safeguard credit score</li> </ul> | <p>Virtual:</p> <p><b>Answer individually</b> on a separate sheet of paper or in virtual breakout groups.</p> <p>In-Person:</p> <p><b>Discuss</b> with a partner</p> <p><b>Share out</b> with the class</p> | 3 mins   |

| SECTION      | DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | FORMAT                                                                                                                                                                                                                                                     | DURATION |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| New Learning | <p><i>Split class into two groups.</i></p> <p>Each group will read one of the following websites pages:</p> <ul style="list-style-type: none"> <li>Group 1: <a href="#">Identity Theft Protection Services</a></li> <li>Group 2: <a href="#">Scams and Frauds</a> (Students should focus on reporting &amp; preventing identity theft)</li> <li>Group 3: <a href="#">What Identity Theft Services Can and Can't Do</a></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <p>Virtual:<br/><b>Read</b> in virtual breakout groups or individually<br/><b>Discuss</b> as a virtual class</p> <p>In-Person:<br/><b>Read</b> in small groups, partners, or individually<br/><b>Discuss</b> as a class</p>                                | 8 mins   |
| Activity     | <p>After reading an assigned (above) website page, students will create a T-Chart to summarize readings and illustrate the differences between the following:</p> <ul style="list-style-type: none"> <li>Group 1: identity monitoring and credit monitoring services</li> <li>Group 2: reporting &amp; preventing identity theft</li> <li>Group 3: Features included and not in identity theft services</li> </ul> <p>T-Chart Instructions:</p> <ul style="list-style-type: none"> <li>As students read their articles, they should take notes on the left side of the T-chart.</li> </ul> <p>Showcase T-Charts:</p> <ul style="list-style-type: none"> <li>Students showcase their t-charts and present key points and takeaways from readings to the class.</li> <li>Encourage students to ask questions at the end of each presentation.</li> <li>On the same sheet of paper, listening students should write down takeaways from other groups on the right side of the T-chart , especially new points that were not covered in the article their group read and may connect to the points from their article.</li> </ul> | <p>Virtual:<br/><b>Create</b> in virtual breakout groups, partners or individually<br/><b>Discuss</b> findings as a virtual class</p> <p>In-Person:<br/><b>Create</b> in small groups, partners or individually<br/><b>Discuss</b> findings as a class</p> | 25 mins  |

| SECTION    | DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                                           | FORMAT                                                                                                                                                                                            | DURATION |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Discussion | <p>Discuss the T-Chart showcases and key takeaways of the websites read beginning of class:</p> <ul style="list-style-type: none"> <li>Describe the reporting process for identity theft.</li> <li>What should an informed consumer look for in identity theft protection services?</li> <li>What practical actions can consumers take to protect themselves from identity theft or fraud?</li> </ul> | <p>Virtual:<br/><b>Answer</b> individually on a separate sheet of paper or in virtual breakout groups</p> <p>In-Person:<br/><b>Discuss</b> with a partner<br/><b>Share</b> out with the class</p> | 5 mins   |
| Closing    | <p>“Great work everyone! Today we learned about the many ways consumers (like you!) can protect themselves from identity theft and fraud. We also learned what resources could help us in the event of fraud or identity theft. It's important to remember what we learned today and navigate our lives online and off with caution.. ”</p>                                                           | <b>Formalize</b> learning with the whole group                                                                                                                                                    | 1 min    |
| Evaluation | <p>At the end of the lesson, have students answer this question as an exit ticket:</p> <ul style="list-style-type: none"> <li>List 2-3 ways you can protect your identity online or offline.</li> </ul>                                                                                                                                                                                               | <b>Assess</b> individually                                                                                                                                                                        | 3 mins   |