

Lesson Plan

Build: Credit Fundamentals™ Addressing Issues with Credit

 45 minutes

Prerequisite: Addressing Issues with Credit



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...

- Identify credit-related scams and fraud.
- Identify best practices in dealing with inaccuracies in a credit report.

MATERIALS

In-Person Lesson

- Pencils/markers
- Printed website pages for new learning
- Printed identity theft presentation notes
- Computers, laptops, or tablets

Virtual Lesson

- Pencils/markers
- Notebook paper
- Computers, laptops, or tablets

LESSON OVERVIEW

This lesson will focus on will focus on identity theft.

SECTION	DESCRIPTION	FORMAT	DURATION
Opening	Discuss the learning from Lesson: - Do you know anyone who has been a victim of identity theft? - What should you do if you think you are a victim of identity theft? <i>Introduce:</i> Identity theft can happen to anyone, even children. Knowing how to access your credit score, identify fraud, and report it is important. Let's meet a few people who have been impacted by identity theft and determine what they can do to protect themselves.	Virtual: Answer individually on a separate sheet of paper or in virtual breakout groups In-Person: Share out with the class	2 mins
New Learning	Split students into groups. Scenario 1: Jesse is only 10 years old but his parents received a call that he is behind on his credit card payments. FTC Identity Theft Recovery Steps Is a credit freeze or fraud alert right for you? - Jesse's parents suspect his identity has been stolen. What steps should they take next? - Should they request a credit freeze, fraud alert, or both? Why? Scenario 2: Felicity received a call from the government asking for her Social Security number. She gave it to the caller. FTC Identity Theft Recovery Steps Identity Theft and Your Social Security Number	Virtual: Read in virtual breakout groups or individually. Prepare the Managing Credit worksheet. In-Person: Read in groups or separately. Prepare the Managing Credit worksheet.	15 mins

SECTION	DESCRIPTION	FORMAT	DURATION
New Learning (cont'd)	- Felicity fears she made a mistake and suspects her identity has been stolen. What steps should she take next? - Should she request a new social security number? Why or why not? What actions should Beatrice take? Scenario 3: Santos posted a picture on social media captioned, "My dog Diogi and I are birthday twins (3/5/07)." Now he cannot access his bank account and money is missing. FTC Identity Theft Recovery Steps How to Protect Yourself from Hackers on Popular Websites with Two-Factor Authentication - Santos suspects someone used his personal information to change his password. What steps should he take next? - Santos needs to be mindful of his online security. Should he use a two-factor authenticator? Why or why not?		
Activity	Each group will take 5 minutes to present their findings to the class.	Virtual: Present group presentation in virtual classroom	20 mins
	Encourage discussion after each presentation using the questions below.	In-Person: Present group presentation in classroom	
Discussion	- Are there places in your own life where your personal information can be easily accessed? - Do you feel like you are better prepared to deal with identity theft if it happens to you?	Virtual: Discuss as a virtual class	5 mins
		In-Person: Discuss as a class	
Closing	"Amazing job today! You were able to think through difficult identity theft scenarios and learned about the steps that you can take if you are a victim of identity theft."	Formalize learning with the whole group	1 min

SECTION	DESCRIPTION	FORMAT	DURATION
Evaluation	At the end of the lesson, have students answer this question as an exit ticket: What is one thing you can do this week to protect your identity?	Assess individually	2 mins
