

# Consumer.gov – Lesson Plan Avoiding Identity Theft

# **Teacher's Notes**

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

The section on Avoiding Identity Theft shares some concepts and vocabulary with the Your Credit History section in Credit, Loans and Debt. The lesson plan includes extension activities that are designed to take advantage of these connections, in order to help learners understand the importance and value of monitoring their credit histories.

- The lesson plan content is complex. Start each class session with an oral elicitation activity that
  establishes what learners already know and focuses them on the topic at hand. Allow time for learners to
  review concepts orally at several points to ensure that they understand.
- The lesson plan has content objectives, language objectives, and web navigation objectives. Select the
  ones that are appropriate for your learners, and review them with the learners at the beginning of each
  lesson to prepare for learning and then again at the end to assess learning.
- The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.
- The web page on Avoiding Identity Theft has three sections: What It Is, What To Know, and What To Do. The lesson plan uses the top portions of What It Is and What To Know for initial concept development, vocabulary development, and site navigation activities. It draws on the rest of What It Is and portions of What To Know and What To Do for guided practice activities, and uses the rest of What To Know and What To Do for independent practice and extension activities.
- The lesson plan is structured for two types of learners: those who read at or above the NRS Low Intermediate Basic Education / Low Intermediate ESL level and those who read at levels below those (Beginning ABE Literacy, Beginning Basic Education, Beginning ESL Literacy, Low Beginning ESL, High Beginning ESL). Where appropriate, guidance is provided for differentiating activities for English learners and native speakers. Activities can be mixed and matched across levels where learners need tasks that are more accessible or more challenging.
- Time allotments for activities will vary depending on the number of learners and their levels. Activities
  can be extended, shortened, or skipped to meet learners' needs and to accommodate different class/
  tutorial schedules.

# **Objectives and Standards**

	Low Intermediate and Above	Basic / Beginning	
	Learners will be able to		
Content Objectives	<ul> <li>Define identity theft and describe different types</li> <li>Explain what can happen if one's identity is stolen</li> <li>Describe different ways in which identity can be stolen, and how to guard against them</li> <li>Explain how to determine whether one's identity has been stolen, and what to do</li> </ul>	<ul> <li>Say what identity theft is</li> <li>Explain why having your identity stolen is bad</li> <li>List ways of guarding against identity theft</li> <li>List things to do to check for identity theft</li> </ul>	
Language Objectives	<ul> <li>Recognize key identity theft-related vocabulary when reading and listening</li> <li>Use identity theft-related vocabulary appropriately when speaking and writing</li> <li>Convert questions to statements in the simple present and simple past</li> </ul>	<ul> <li>Recognize key identity theft-related vocabulary when reading and listening</li> <li>Use identity theft-related vocabulary appropriately when speaking</li> <li>Convert questions to statements in the simple present and simple past</li> </ul>	
Web Navigation Objectives	<ul> <li>Recognize and navigate among the three parts of the Avoiding Identity Theft section</li> <li>Recognize the relationship of the Avoiding Identity Theft section to the rest of the Scams and Identity Theft section and to the other two major sections of the site</li> <li>Use the Search function to locate information on the site</li> <li>Recognize when they need to scroll down, and use the scroll bar to do so</li> <li>Use the text size, listen, and volume adjustment buttons</li> </ul>	<ul> <li>Recognize the difference between site content and site navigation</li> <li>Recognize and navigate among the three parts of the Avoiding Identity Theft section</li> <li>Use the text size, listen, and volume adjustment buttons</li> </ul>	
College and Career Readiness Standards  (For guidance on these, see the companion Resource Sheet Using the College and Career Readiness Standards in Instruction Based on	English Language Arts and Literacy Language: L1, L3, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3, RF4 Reading (Informational Text): RI1, RI2, RI5, RI7, RI9  Mathematics	English Language Arts and Literacy Language: L1, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3 Reading (Informational Text): RI1, RI2  Mathematics	
	Mathematics Number and OperationsBase 10 (NBT) The Number System (NS) Ratios and Proportional Relationships (RP)	Mathematics Number and OperationsBase 10 (NB	

# **Vocabulary and Materials**

	Low Intermediate and Above	Basic / Beginning
Vocabulary	Select 10-12 items for direct teaching.	Select 6-8 items for direct teaching.
	account	account
Select the vocabulary items	arrested	arrested
that are new to your learners	arrive	arrive
or that are most important for	*avoid	*avoid
understanding the content.	bill	bill
The words with asterisks (*)	carefully	carefully
are key vocabulary for the	*charge	*charge
web content; the others are	credit card	credit card
more general terms. For	credit history	credit history
English learners and some	*credit report	*credit report
native English speakers, you	crime	crime
may need to teach these	*debit card	*debit card
as oral vocabulary before	email	email
introducing them in written	expect	expect
material.	*financial records	*financial records
	fix	fix
	garbage	garbage
	guess	guess
	hurt	hurt
	*identification	*identification
	*identity	*identity
	*information	*information
	*insurance	*insurance
	list (verb)	list (verb)
	loan	loan
	mail	mail
	*medical	*medical
	*Medicare	*Medicare
	message	message
	mistake	mistake
	*password	*password
	permission	permission
	*personal	*personal
	*PIN number	*PIN number
	pretend	pretend
	protect	protect
	purse	purse
	*recognize	*recognize
	reduce	reduce
	respond	respond
	responsible	responsible
	risk	risk
	*secure website	*secure website
	security software	security software
	serious	serious
	shred	shred

	Low Intermediate and Above	Basic / Beginning
	*Social Security	*Social Security
	*statement	*statement
	*steal / stole	*steal / stole
	summary	summary
	tax refund	tax refund
	*theft	*theft
	*thief	*thief
	trick	trick
	trouble	trouble
	wallet	wallet
	watch for	watch for
	*withdrawal	*withdrawal
Materials	Internet: Avoiding Identity Theft section of	Internet: Avoiding Identity Theft section of
	consumer.gov	consumer.gov
	Handouts:	Handouts:
	Partner Talk	<ul><li>Words to Know</li></ul>
	<ul> <li>Screenshots of What It Is, What To Know, and What To Do</li> </ul>	<ul> <li>Screenshots of What It Is, What To Know, and What To Do</li> </ul>
	<ul> <li>Questions for Guided Reading</li> </ul>	Avoiding Identity Theft
	<ul> <li>Identity Theft Stories</li> </ul>	Questions for Guided Reading
	<ul> <li>Questions for Guided Listening</li> </ul>	<ul> <li>Identity Theft Stories</li> </ul>
	<ul> <li>Why Care About Identity Theft Video</li> </ul>	<ul> <li>Questions for Guided Listening</li> </ul>
	Transcript	How Do I Know If Someone Steals My
	<ul> <li>How Do I Know If Someone Steals My</li> </ul>	Identity?
	Identity?	Protect Your Identity
	<ul> <li>Protect Your Identity</li> </ul>	<ul> <li>Identity Theft and Credit Reports</li> </ul>
	<ul> <li>Identity Theft and Credit Reports</li> </ul>	Two by Two
	Two by Two	,

# **Activities**

#### **Low Intermediate and Above Basic / Beginning** 1. Introduce the topic of identity theft 1. Introduce the topic of identity theft **Build Background** with learners by asking them what with learners by asking them what kinds of identification cards and kinds of identification cards and Handout: related things (such as credit/debit related things (such as credit/debit • The Identity Thief cards) they have or know of. What cards) they have or know of. What does a person usually have in her/his does a person usually have in her/his Use this discussion time to wallet? wallet? connect the lesson content 2. Ask learners whether they have heard 2. Ask learners whether they have heard with learners' existing of identity theft and what they think of identity theft and what they think knowledge. it is. Do they know any stories of it is. Do they know any stories of identity theft? Use the photo in The identity theft? Use the photo in The *Identity Thief* to promote discussion. Identity Thief to promote discussion. **1.** Without distributing the *Partner Talk* Without distributing the Words **Preview Vocabulary** worksheet, read each vocabulary item To Know worksheet, read each aloud and ask learners to suggest vocabulary item aloud and ask Use the worksheet version definitions. Provide information learners to suggest definitions. that is most appropriate when learners do not know a word. Provide the definition yourself for your learners. Edit the Encourage learners to identify words when learners do not know a word. handout to include only the that they have encountered when Encourage learners to identify words words you need or want to working on other sections of the site. that they have encountered when emphasize. working on other sections of the site. 2. Put learners in pairs and distribute 2. Distribute the Words To Know the *Partner Talk* worksheet. Partners Handouts: take turns reading the words and worksheet and have learners take Partner Talk example sentences; then they create turns reading the words and the (low Intermediate & sentences of their own. You may example sentences. Then ask them to above) make up sentences of their own orally. want to shorten the list if some of the Words To Know items are already known. If you have a (basic/beginning) Write learners' sentences on a white mixed native speaker and non-native board or poster paper and ask other speaker class you may want to pair learners to read them aloud. Save up native and non-native speakers. the sentences for later use in reading Circulate during this activity to answer practice. questions. **3.** When all pairs have finished, discuss

the answers to the questions in the whole group to be sure all understand

the vocabulary.

### **Preview Website**

These activities are designed to help learners identify the difference between site content (different on every page) and site navigation (same on every page), and understand how to use site navigation and functionality. They are designed for learners with little experience on the web and on Consumer.gov. As you work through various sections of Consumer.gov and learners become more comfortable with site navigation, you can reduce or eliminate the time devoted to this preview.

#### Handouts:

- Screenshots of What It Is, What To Know, and What To Do
- Printouts of the three sections (if computers are not available)

### **Low Intermediate and Above**

- Explore the Avoiding Identity Theft section of Consumer.gov with the learners, using one central computer so that all can follow along, but allowing individuals to use their personal devices if they have them. Answer the following questions as a group:
  - a. How many parts does the Avoiding Identity Theft section have? What are they? Why do you think they have these names?
  - b. How do you know which part of the Avoiding Identity Theft section you are in?
  - **c.** How can you change the size of the letters on the screen?
  - **d.** How can you listen to someone reading the text aloud?
  - e. How can you adjust the volume?
  - f. How can you read the text that goes down below the bottom of the screen?
- Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What to Do.
- 3. Ask learners to find the vocabulary items from *Partner Talk* in the Avoiding Identity Theft section of the site. They can do this orally using the computer, or on paper using printouts of the pages.

- 1. Distribute the screenshot handouts for the three parts of Avoiding Identity Theft. Have learners work in pairs or small groups to identify which things are the same on every page and which things are different.
- 2. Discuss the answers in the whole group. Using one central computer so that all can follow along, show learners that the navigation and function buttons stay the same on every page, and the informational text is what changes. Demonstrate the navigation among What It Is, What To Know, and What To Do, and demonstrate the use of the text size and listen buttons, the volume control, and the scroll bar.
- 3. Do a round robin in which each learner asks another to demonstrate how to do a specific task (for example, "Show how you change the text size," "Show how you move to What To Do"). If learners are more experienced, you can extend this activity to the rest of the Scams and Identity Theft section.
- 4. Ask learners to predict what content they think they will find on each of the pages: What It Is, What To Know, What To Do.

# **Guided Reading 1**

#### Handout:

- Avoiding Identity Theft
- Questions for Guided Reading

### **Low Intermediate and Above**

- 1. Distribute the *Questions for Guided Reading* handout. In the whole group, have learners read the questions and say what kind of information they will be looking for on the website to answer each one. Encourage them to predict what the answers will be.
- 2. Direct learners to the "What is identity theft" section on the What It Is page and the "How can a thief steal my identity" section of the What To Know page. Have them work in pairs or individually to read the webpages and answer the questions on the worksheet. Remind them that they can use the Listen button to play the text if they wish.
- 3. When all have finished, review the answers with the whole group. Have learners say or show where on the pages they found each answer.

- 1. Distribute the *Avoiding Identity* Theft handout. (If learners are able to manage clicking back and forth between the two pages, direct them to the "What is identity theft" section on the What It Is page and the "How can a thief steal my identity" section of the What To Know page instead.) Play the audio of these sections, or read the handout aloud yourself, as learners follow along. Have learners raise their hands when they hear/ read one of the words from Words to Know. (This will make for a somewhat disjointed reading, as you stop each time a hand is raised to ask which word the learners heard/read).
- 2. Have the learners read the handout or webpage sections again, with or without listening (ask which they would prefer). Ask them to think about this question as they read:

  Why would a thief want to steal your identity?
- 3. Review the answer to the question with the whole group. Have learners show where in the text they found the answer. Be open to learner suggestions that are not provided in the text.
- Ask learners the questions on the Questions for Guided Reading worksheet and have them answer orally.

# **Guided Reading 2**

#### Handout:

Identity Theft Stories

### **Low Intermediate and Above**

- Direct learners to the "Why should I care if someone steals my identity" section of What It Is. Have them read the section independently and think about the story.
- 2. Ask for volunteers to retell the story orally to the whole group. Encourage listeners to help each storyteller as the story is told.
- 3. Distribute the *Identity Theft Stories* worksheet and direct learners to the "What can a thief do with my personal information" section of What It Is. Have learners work individually or in pairs, as they choose, to read the stories and fill in the appropriate line from the web text.
- 4. When all have finished, review answers in the whole group. Allow time for learners to talk about any other identity theft stories that they may know about

- Direct learners to the "Why should I care if someone steals my identity" section of What It Is, and project it on the Smartboard if possible. Play the audio or read the section aloud yourself.
- 2. Talk through a retelling of the story with learners in the whole group, making sure that all understand the sequence of events. Then ask for individual volunteers to retell the story orally to the whole group. Encourage listeners to help each storyteller as the story is told.
- 3. Display a poster-sized version of the *Identity Theft Stories* handout, or project it on the Smartboard, and distribute individual copies if learners are able to use them. Direct learners to the "What can a thief do with my personal information" section of What It Is.
- **4.** Work together in the whole group to read the list of things a thief can do from the website.
- 5. Give learners a few minutes to read the first story from the handout independently. Then ask for volunteers to read the story aloud. Work together in the whole group to identify the appropriate line from the web text.
- 6. Continue with the remaining stories in the whole group or with learners in pairs, as leaners are able. If learners work in pairs, review answers in the whole group when all have finished.

### **Guided Listening**

#### Handout:

 Questions for Guided Listening

#### **Low Intermediate and Above**

- Distribute the Questions for Guided Listening handout and review it with learners in the whole group. Ask learners to predict the kind of information they will be listening for to answer the questions.
- 2. Direct learners to the What To Do page and have them watch the Why Care About Identity Theft video as a group. Show them how to start and stop the video, and how to view it full screen with captions by clicking the square icon on the bottom right. You may want to stop the video at key points to check for understanding.
- 3. Have learners watch the video again individually, completing the worksheet as the video progresses. Allow learners to watch and listen more than once if they need or want to.
- 4. Have learners pair up to check each other's answers. Encourage them to listen again if they disagree about an answer, or distribute the video transcript for learners to read. Then review answers in the whole group. Take time to talk about why it is so difficult to prove that you did not do something. If learners have not worked through the Your Credit History section of the website, take time to be sure that everyone understands what a credit report is.

- 1. Display a poster-sized version of the *Questions for Guided Listening* handout, or project it on the Smartboard. Review it with learners in the whole group, asking them to predict the kind of information they will be listening for to answer the questions. Distribute individual copies to learners if they are able to use them effectively.
- 2. Using the Smartboard or a shared computer screen, have learners watch and listen to the Why Care About Identity Theft video (on the What It Is page) as a group. Play the video all the way through once.
- 3. Play the video again, stopping when the answer to the first question is played. Have learners tell you what they heard. Re-play this part of the video, or read the text yourself, as needed. Record the answer on the poster / Smartboard version of the handout.
- 4. Continue this process with the remaining parts of the video until all the questions have been answered. Take time to talk about why it is so difficult to prove that you did not do something. If learners have not worked through the Your Credit History section of the website, take time to be sure that everyone understands what a credit report is.

#### **Low Intermediate and Above**

# **Basic / Beginning**

#### Handout:

• How Do I Know If Someone Steals My Identity?

**Grammar Practice** 

This grammar practice uses material from the What To Know page of Avoiding Identity Theft to give learners practice with formation of questions and statements while reviewing key content.

- 1. Direct learners to the "How do I know if someone steals my identity?" section of What To Know. Read through this section in the whole group to be sure everyone understands all of the content.
- 2. Distribute the How do I know if someone steals my identity handout. In the whole group, ask learners to convert question #1 to a statement using "I" so that they see what they are supposed to do. Then have learners continue making statements from the remaining questions in pairs or individually, or in the whole group if these grammar structures are new. Review answers in the whole group if the worksheet is completed in pairs or individually.
- 3. Direct learners to the "How will I know if someone steals my identity?" section of What To Do. What information is repeated here from the section on What To Know? What information is different? Have learners work in pairs to generate questions and statements like those on the handout.

- 1. Direct learners to the "How do I know if someone steals my identity?" section of What To Know, and project it on the Smartboard if possible. Play the audio or read the section aloud yourself.
- 2. Display or project the How do I know if someone steals my identity handout, and distribute individual copies if learners are able to use them effectively. Note that the handout uses three different sentence structure types: there is / there are, simple present, and simple past. Edit the handout to focus on one or two of these if necessary.
- 3. With learners in the whole group, work through the questions one by one, making sure that all understand the content and practicing converting the questions to statements in the first person.

# **Low Intermediate and Above**

# **Basic / Beginning**

# Independent Practice

# Handout:

Protect Your Identity

This activity helps learners understand different ways to protect their identity, while giving them practice in synthesizing information from two different parts of the website.

- Distribute the *Protect Your Identity* worksheet. In the whole group, without looking at the website, have learners brainstorm ways to fill it in.
- 2. Put learners in pairs or small groups and direct them to the "Can I protect myself from identity theft" section of What To Know and the "How can I protect my identity" section of What To Do. Have each pair complete the worksheet using the information from the website pages. Encourage them to add other suggestions that they can think of.
- 3. Review answers in the whole group, asking learners to show where on the site they found the information.

- **1.** Distribute the *Protect Your Identity* worksheet. In the whole group, without looking at the website, have learners brainstorm ways to fill it in.
- 2. If learners are able, put them in pairs or small groups and direct them to the "Can I protect myself from identity theft" section of What To Know and the "How can I protect my identity" section of What To Do. Have each pair complete the worksheet using the information from the website pages. Encourage them to add other suggestions that they can think of. Circulate to help them with reading and understanding the information on the site, and review answers in the whole group.
- **3.** Alternatively, do this activity as a whole-group exercise, helping learners read each webpage and filling in the information on a poster-sized copy of the handout or on a version projected on the Smartboard.

# **Independent Practice** 2

- 1. Distribute poster board, markers, and magazines or other materials for use as illustrations. Have each pair / small group create an informational poster on protecting yourself from identity theft. Circulate to assist with language and content questions as needed.
- 2. Have each pair / group present their poster to the rest of the class.
- Distribute poster board, markers, and magazines or other materials for use as illustrations. Have learners work in pairs if they are able, or in the whole group, to create an informational poster on protecting yourself from identity theft. Circulate to assist with language and content questions as needed.
- 2. If posters have been made by pairs, have each pair present their poster to the rest of the class.

# Extension / expansion

This activity builds on the listening activity with the video to show learners how their credit report can help them recognize identity theft.

#### Handout:

 Identity Theft and Credit Reports

### **Low Intermediate and Above**

- Have learners independently review the Why Care About Identity Theft video on What It Is (distribute the transcript again if necessary).
- 2. Direct learners to the "What is a credit report" and "Why should I try to fix my credit report" sections of What To Know, and the "How will I know if someone steals my identity" section of What To Do. Have them read these sections independently and use the *Identity Theft and Credit Reports* worksheet to connect events in Lin's story with the guidance on the website. Tell learners that they can navigate to the Your Credit History section or use the Search feature to find additional information.
- 3. Have learners work in pairs or small groups to check each other's answers. Then review answers in the whole group.

# **Basic / Beginning**

- 1. Have learners independently review the Why Care About Identity Theft video on What It Is.
- 2. Put learners in pairs or small groups and direct them to the "What is a credit report" and "Why should I try to fix my credit report" sections of What To Know. Have them read these sections in their groups and use the *Identity Theft and Credit Reports* worksheet to connect events in Lin's story with the guidance on the website.
- 3. When learners have finished with the What To Know sections, direct them to the "How will I know if someone steals my identity" section of What To Do for more information. If learners have already worked through the Your Credit History section of Consumer. gov, encourage them to check back to that part of the site as well. Circulate as learners work to assist with questions.
- **4.** Review answers in the whole group.

#### **Assessment**

#### Handout:

Two by Two

- **1.** Distribute the *Two by Two* sheet and have learners complete it individually.
- 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.
- **1.** Distribute the *Two by Two* sheet and have learners complete it individually.
- 2. Discuss answers in the whole group. Talk about how learners could obtain answers to the questions they still have. Use the sheet as the basis for an oral discussion of new knowledge and ongoing questions. The sheet can also be used at the beginning of the next lesson to review information, answer questions, and serve as part of the introduction to the next lesson.