



Consumer.gov – Lesson Plan Recovering from 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.

It is strongly suggested that you cover the material in Avoiding Identity Theft before proceeding with this lesson on Recovering from Identity Theft. Avoiding Identity Theft presents foundational concepts and vocabulary with this section, as well as 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 Recovering from Identity Theft has three sections: What It Is, What To Know, and What To Do. Because many concepts are introduced in Avoiding Identity Theft, it is recommended to cover that section prior to this one. Recovering from Identity Theft assumes a basic understanding of the concept of identity theft and emphasizes the concept less and what to do more. Either or both sections can be used for site navigation activities, and both offer guided practice activities, 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 style="list-style-type: none"> Describe how to know if someone's identity has been stolen Explain the steps to recover from identity theft Explain how IdentityTheft.gov can help victims of identity theft Categorize concepts and ideas related to identity theft 	<ul style="list-style-type: none"> List the ways to know if someone's identity has been stolen List the steps to recover from identity theft Understand the importance of using IdentityTheft.gov Categorize concepts and ideas related to identity theft
Language Objectives	<ul style="list-style-type: none"> Use identity theft-related vocabulary appropriately when speaking and writing Recognize and form past tense verbs in the affirmative and negative Give advice, in speaking and/or writing, to victims of identity theft 	<ul style="list-style-type: none"> Recognize key identity theft-related vocabulary when reading and listening Recognize past tense verbs
Web Navigation Objectives	<ul style="list-style-type: none"> Recognize and navigate among the three parts of the Avoiding Identity Theft section 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 Use the Search function to locate information on the site Recognize when they need to scroll down, and use the scroll bar to do so Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons 	<ul style="list-style-type: none"> Recognize the difference between site content and site navigation Recognize and navigate among the three parts of the Avoiding Identity Theft section Use the <i>text size</i>, <i>listen</i>, and volume adjustment buttons
College and Career Readiness Standards <i>(For guidance on these, see the companion Resource Sheet Using the College and Career Readiness Standards in Instruction Based on Consumer.gov Content)</i>	<u>English Language Arts and Literacy</u> Language: L1, L3, L4, L6 Speaking/Listening: SL1, SL2, SL3, SL4 Reading Foundations: RF2, RF3, RF4, RF5 Reading (Informational Text): RI1, RI2, RI4, RI5, RI7, RI9 Writing: W1	<u>English Language Arts and Literacy</u> Language: L1, L4, L6 Speaking/Listening: SL1, SL2, SL4 Reading Foundations: RF2, RF3 Reading (Informational Text): RI1, RI2

Vocabulary and Materials

	Low Intermediate and Above	Basic / Beginning
<p>Vocabulary</p> <p><i>Select the vocabulary items that are new to your learners or that are most important for understanding the content. The starred words are key vocabulary for the web content; the others are more general terms. For English learners and some native English speakers, you may need to teach these as oral vocabulary before introducing them in written material.</i></p>	<p>Select 10-12 items for direct teaching.</p> <ul style="list-style-type: none"> *credit bureau *credit report *fraud alert *freeze *identity theft report *recovery plan account bills charges credit card *credit history crime debt debt collector *identity insurance medical personal identification number (PIN) Social Security tax refund thief utility withdrawal 	<p>Select 6-8 items for direct teaching.</p> <ul style="list-style-type: none"> *credit bureau *credit report *fraud alert *freeze *identity theft report *recovery plan account bills charges credit card *credit history crime debt debt collector *identity insurance medical personal identification number (PIN) Social Security tax refund thief utility withdrawal
<p>Materials</p>	<p>Internet: Recovering from Identity Theft section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Partner Talk ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● Matching: Identity Theft ● Matching: Credit ● Questions for Guided Reading ● Questions for Guided Listening ● Recovering from Identity Theft Video Transcript ● Past Tense ● Past Tense Verb Practice ● IdentityTheft.gov ● IdentityTheft.gov: Other Accounts ● Two by Two 	<p>Internet: Recovering from Identity Theft section of consumer.gov</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● Words to Know ● Screenshots of <i>What It Is, What To Know</i>, and <i>What To Do</i> ● Matching: Identity Theft ● Matching: Credit ● Questions for Guided Reading ● Questions for Guided Listening ● Recovering from Identity Theft Video Transcript ● Past Tense ● Past Tense Verb Practice ● IdentityTheft.gov ● Two by Two

Activities

	Low Intermediate and Above	Basic / Beginning
<p>Build Background</p> <p><i>Use this discussion time to connect the lesson content with learners' existing knowledge.</i></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Identity Theft Stories (from Avoiding Identity Theft lesson materials)</i> 	<ol style="list-style-type: none"> 1. Introduce the topic of identity theft with learners by asking them what kinds of identification cards and related things (such as credit/debit cards) they have or know of. What does a person usually have in her/his wallet? 2. Ask learners whether they have heard of identity theft and what they think it is. Do they know any stories of identity theft? 3. If you have already covered the section on Avoiding Identity Theft, ask learners to recall the Identity Theft Stories activity and the different types of identity theft they learned about. List those on the board. You may also want to provide the handout again from Avoiding Identity Theft. 4. If you have not covered the section on Avoiding Identity Theft, you can still use the modified version presented in the materials for this lesson by focusing learners' attention on the framing questions for the activity. <ul style="list-style-type: none"> ✓ What did the thief do? ✓ What type of information did the thief steal? ✓ What did the thief do with the information? 	<ol style="list-style-type: none"> 1. Introduce the topic of identity theft with learners by asking them what kinds of identification cards and related things (such as credit/debit cards) they have or know of. What does a person usually have in her/his wallet? 2. Ask learners whether they have heard of identity theft and what they think it is. Do they know any stories of identity theft? 3. If you have already covered the section on Avoiding Identity Theft, ask learners to recall the Identity Theft Stories activity and the different types of identity theft they learned about. List those on the board. You may also want to read the handout Avoiding Identity Theft aloud to them again. 4. If you have not covered the section on Avoiding Identity Theft, read at least 2-3 of the scenarios to students and ask the framing questions for the activity aloud. <ul style="list-style-type: none"> ✓ What did the thief do? ✓ What type of information did the thief steal? ✓ What did the thief do with the information?

	Low Intermediate and Above	Basic / Beginning
<p data-bbox="105 205 440 237">Preview Vocabulary</p> <p data-bbox="105 296 431 499"><i>Use the worksheet version that is most appropriate for your learners. Edit the handout to include only the words you need or want to emphasize.</i></p> <p data-bbox="105 541 228 569"><i>Handouts:</i></p> <ul data-bbox="105 575 412 720" style="list-style-type: none"> <li data-bbox="105 575 412 638">● <i>Partner Talk (low Intermediate & above)</i> <li data-bbox="105 653 412 720">● <i>Words To Know (basic/beginning)</i> 	<ol data-bbox="487 205 990 1329" style="list-style-type: none"> <li data-bbox="487 205 990 436">1. If you have used the Identity Theft Stories activity above, encourage learners to define the vocabulary that is mentioned during the discussion. Continue listing other words that come up on the board for visual reinforcement. <li data-bbox="487 464 990 737">2. Review remaining vocabulary items for Recovering from Identity Theft by asking learners to suggest definitions. If you have not used the Identity Theft Stories activity to build background, review all vocabulary items. Provide information when learners do not know a word. <li data-bbox="487 764 990 1171">3. Put learners in pairs and distribute the <i>Partner Talk</i> worksheet. Partners take turns reading the words and example sentences; then they create sentences of their own. You may want to shorten the list if some of the items are already known. If you have a mixed native speaker and non-native speaker class you may want to pair up native and non-native speakers. Circulate during this activity to answer questions. <li data-bbox="487 1199 990 1329">4. When all pairs have finished, discuss the answers to the questions in the whole group to be sure all understand the vocabulary. 	<ol data-bbox="1013 205 1516 1119" style="list-style-type: none"> <li data-bbox="1013 205 1516 436">1. If you have used the Identity Theft Stories activity above, encourage learners to define the vocabulary that is mentioned during the discussion. Continue listing other words that come up on the board for visual reinforcement. <li data-bbox="1013 464 1516 737">2. Review remaining vocabulary items for Recovering from Identity Theft by asking learners to suggest definitions. If you have not used the Identity Theft Stories activity to build background, review all vocabulary items. Provide information when learners do not know a word. <li data-bbox="1013 764 1516 926">3. Distribute the <i>Words To Know</i> worksheet and have learners take turns reading the words and the example sentences. Then ask them to make up sentences of their own orally. <li data-bbox="1013 953 1516 1119">4. Write learners' sentences on a white board or poster paper and ask other learners to read them aloud. Save the sentences for later use in reading practice.

	Low Intermediate and Above	Basic / Beginning
<p>Preview Website</p> <p><i>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.</i></p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Screenshots of What It Is, What To Know, and What To Do</i> ● <i>Printouts of the three sections (if computers are not available)</i> 	<ol style="list-style-type: none"> 1. Explore the Recovering from 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: <ol style="list-style-type: none"> a. How many parts does the Recovering from Identity Theft section have? What are they? Why do you think they have these names? b. How do you know which part of the Recovering from 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? 2. 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 <i>Partner Talk</i> in the Recovering from Identity Theft section of the site. They can do this orally using the computer, or on paper using printouts of the pages. 	<ol style="list-style-type: none"> 1. Distribute the screenshot handouts for the three parts of Recovering from 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 <i>text size</i> and <i>listen</i> 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.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Reading 1</p> <p>Handouts:</p> <ul style="list-style-type: none"> ● <i>Matching: Identity Theft</i> ● <i>Matching: Credit</i> 	<ol style="list-style-type: none"> 1. Instruct learners to read or listen to the text on the What It Is page. Tell them they will be asked to recall the information they've read, so they should read carefully. 2. Divide the class into two or more groups. Distribute the <i>Matching: Identity Theft</i> handout to half and the <i>Matching: Credit</i> handout to the other half. Ask the groups to complete the matching exercises according to what they remember from the reading. Then direct the learners back to the website to check their answers. 3. After the groups have finished, distribute the opposite handouts to the groups and ask for a volunteer from each to review how they categorized the lists. The groups that did not work on that list should make notes as the volunteer is reviewing. Alternately, you or the volunteer can make the lists on the board for everyone to follow along and take notes. 4. Read or play the audio of the text one last time for the group. 	<ol style="list-style-type: none"> 1. Make two columns on the board and label them INFORMATION and WAYS. Explain to learners that they will listen to the audio recording of the website text of What It Is, and together you will organize the information into "information an identity thief wants to use" and "ways an identity thief can use" others' personal information. 2. Play the audio through the first two sections of What It Is and pause. Ask learners to recall what they heard while you note it for them on the board. You may also ask them to follow along and make notes on the <i>Matching: Identity Theft</i> handout if appropriate. 3. Then play the audio recording of the following two sections of What It Is to answer the follow up questions on the page. 4. Repeat this sequence of steps for the <i>Matching: Credit</i> activity.
<p>Guided Reading 2</p> <p>Handout:</p> <ul style="list-style-type: none"> ● <i>Questions for Guided Reading</i> 	<ol style="list-style-type: none"> 1. Distribute <i>Questions for Guided Reading</i> and review the questions with learners. Ask them to predict the responses to the questions. 2. Have learners work in pairs to read or listen to the audio recording of What To Know and answer the questions. 3. After everyone has finished, review the questions and answers with the whole group, asking learners to indicate where in the text they found the answers. 	<ol style="list-style-type: none"> 1. If reading levels allow, follow procedures for the Low Intermediate and Above level. If not, proceed through the alternative below. 2. Read each question from <i>Questions for Guided Reading</i> aloud and ask learners to predict what the answer might be. Make notes of their responses on the board. 3. Play the audio recording of the text, pausing after each question is answered and comparing the answer to the learners' predictions. 4. When all the questions have been answered, orally review the correct responses again with the group.

	Low Intermediate and Above	Basic / Beginning
<p>Guided Listening</p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Questions for Guided Listening</i> ● <i>Recovering from Identity Theft Video Transcript</i> 	<ol style="list-style-type: none"> 1. Distribute the <i>Questions for Guided Listening</i> handout and review it with learners in the whole group. Ask learners to predict the answers to the questions based on what they already know. 2. Direct learners to the What To Do page and ask them to watch the video to confirm their predictions or answer questions they were unsure of. 3. 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. 4. Then review answers in the whole group. 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. 	<ol style="list-style-type: none"> 1. Display a poster-sized version of the <i>Questions for Guided Listening</i> handout, or project it on a 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 video (on the What To Do 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. 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
<p>Grammar Practice</p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Recovering from Identity Theft Video Transcript</i> ● <i>Past Tense</i> 	<ol style="list-style-type: none"> 1. Ask learners to work with a partner. Distribute copies of the <i>Recovering from Identity Theft Video Transcript</i> and <i>Past Tense</i> to each learner. 2. Copy the first sentence of the transcript on the board and ask learners to identify the verbs in the sentence: got, wasn't. Underline them. 3. Ask learners what tense the verbs are in (past), and then direct them to <i>Past Tense</i>. Complete the cells for the verbs on the table, filling in the base form of the verbs (get, be), and the past tense negative (didn't get, wasn't, weren't). 4. Ask them to fill out the remainder of the table using their knowledge of the past tense. 5. After learners have finished all the items they can, or 10 minutes, whichever comes first, project the table on a large screen or board for all to see and fill it in using the learners' responses. Complete any cells they are unable to, and clarify any confusion. 6. Ask learners what they noticed about the past tense in this activity: that there are regular -ed past tense verbs and irregular past tense verbs. Indicate those, using colors, circles, and/or lines under the items. 	<ol style="list-style-type: none"> 1. Distribute copies of the <i>Recovering from Identity Theft Video Transcript</i> to each learner. Project the text on a large screen or board for all to see. 2. Ask learners to identify the verbs in the first sentence of the transcript on the board: got, wasn't. Underline them. Ask learners what tense the verbs are in (past). 3. Ask learners to continue through the text and find the remainder of the past tense verbs. If necessary, you can do this step with them. 4. Then ask learners what they noticed about the past tense: that there are regular -ed past tense verbs and irregular past tense verbs. Indicate those, using colors, circles, and/or lines under the items. 5. If learners' comfort level is high enough, you may also continue with the <i>Past Tense</i> table activity from the <i>Low Intermediate and Above</i> level, but this may be too demanding for your learners' English levels.

	Low Intermediate and Above	Basic / Beginning
<p>Independent Practice 1</p> <p><i>Handouts:</i></p> <ul style="list-style-type: none"> ● <i>Past Tense Verb Practice</i> ● <i>IdentityTheft.gov</i> <p><i>You may choose to use both or either of these activities. The second activity assumes a level of comfort with web navigation; it will likely be too difficult for basic/beginning level learners.</i></p>	<ol style="list-style-type: none"> 1. Distribute <i>Past Tense Verb Practice</i> and review the instructions and example sentence with the group. 2. Ask learners to complete the paragraph and then compare answers with a partner. 3. Review answers in the whole group, asking learners to show where on the site they found the information. <p>AND/OR</p> <ol style="list-style-type: none"> 1. Distribute <i>IdentityTheft.gov</i> and direct pairs of learners to visit the website to complete the table with instructions for various steps of the process. 2. Project the website for the whole group and ask pairs to come up and demonstrate for the whole group where the information for each step can be found. 	<ol style="list-style-type: none"> 1. Project <i>Past Tense Verb Practice</i> and review the instructions and example sentence with the group. Orally review the verbs that are given in the box and tell learners they will use these to fill in the blanks in the sentences. 2. Orally read each sentence, pausing when you get to a blank for learners to fill it. Encourage them to use the past tense. 3. When you've finished this process for all of the blanks, read the paragraph again in its entirety for the group, or ask learners to volunteer to read a sentence each.
<p>Independent Practice 2</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● <i>Identity Theft Stories</i> 	<ol style="list-style-type: none"> 1. Cut <i>Identity Theft Stories</i> (from Building Background activity) into separate strips and distribute one story to pairs of learners. 2. Ask learners to compose an email with suggestions to the person the story is about, or a dialogue of a conversation they would have with the person giving him/her advice on what to do. 3. Ask the pairs to share their dialogues or emails with the group. 	<ol style="list-style-type: none"> 1. Read one of the scenarios from <i>Identity Theft Stories</i> (from Building Background activity) to the group and ask what advice they would give to him/her. 2. Repeat with 1-2 more scenarios. 3. If learners are able, you can also ask them to write advice dialogues with partners and share those with the group.

	Low Intermediate and Above	Basic / Beginning
<p>Extension / expansion</p> <p><i>This activity builds on Independent Practice 1 with IdentityTheft.gov.</i></p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● IdentityTheft.gov: Other Accounts 	<ol style="list-style-type: none"> 1. Ask learners to recall the types of identity theft that are represented in Identity Theft Stories (utility, medical, credit & credit cards, tax refunds). 2. Explain that depending on the theft type, learners may need to contact additional offices to report the problem. Direct them back to IdentityTheft.gov and distribute <i>IdentityTheft.gov: Other Accounts</i>. Review the example given. 3. Have learners work in pairs to complete the table with other types of accounts and additional offices to contact. When all have finished, ask each group to share out until all the account types covered on the site have been shared. 4. Be prepared to explain how to determine what the issuing agency or entity of government benefits is in your area, in case learners have questions about those. A list is provided by state. 	<p>This activity is not recommended for learners at this level. It is recommended to focus on the Independent Practice exercises in lieu of this activity.</p>
<p>Assessment</p> <p><i>Handout:</i></p> <ul style="list-style-type: none"> ● Two by Two 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> 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. 	<ol style="list-style-type: none"> 1. Distribute the <i>Two by Two</i> 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.