

CONSUMER PROTECTION

Responding to Identity Theft

Detailed practice, calculation, decision-making, and assessment

GRADES 9-12	TIME 2 x 42 min	GROUPING I / pairs / whole	PRODUCT Plan
YOUR CHALLENGE Recognize warning signs, calculate unauthorized activity, contain harm, reject recovery scams, and build a documented recovery plan.			

Smart Consumers Compare, Verify, and Protect

Identity theft happens when someone uses another person's personal information without permission. Recovery is a process: stop additional harm, contact affected organizations through verified channels, secure accounts, review records, report the theft, and follow a personalized plan.

Term	Student-friendly meaning
Identity theft	Unauthorized use of personal information.
Account takeover	Unauthorized control of an existing account.
Unauthorized transaction	Charge or transfer the account owner did not approve.
Verified channel	Contact method independently confirmed from an official source.
Recovery plan	Documented set of steps based on the type of identity theft.
Recovery scam	Fraud that targets a victim by pretending to offer help.
CLASSROOM USE All people, employers, figures, brackets, and documents in this packet are fictional. Never place a real Social Security number, employer ID, bank number, or tax document in classroom work.	

Part 1 - Recognize Identity-Theft Warning Signs

Jordan sees several fictional account signals. Classify urgency without sharing real account data.

Signal	Possible meaning	Immediate check	Evidence to save
Password-reset alert not requested			
New credit account on report			
Small unfamiliar debit charge			
Bill for service never used			
Expected statement stops arriving			

Which signal may involve an active account takeover? Why should even a small unfamiliar charge be checked?

Part 2 - Build the First-Response Sequence

Order the actions to limit additional harm.

Order	Action	Why	Completion evidence
1			
2			
3			
4			
5			
6			

Order these: contact affected company through verified channel; secure affected login; review statements/reports; document dates and names; report at IdentityTheft.gov; follow the personalized recovery plan.

Part 3 - Audit Fictional Transactions

Jordan confirms only the grocery and transit purchases.

Transaction	Amount	Authorized?	Action
Grocery store	\$38.62	Yes	
Online electronics	\$412.00	No	
Transit card	\$25.00	Yes	
Gaming subscription	\$14.99	No	
Account transfer	\$300.00	No	

Calculate total unauthorized activity. Which institution should Jordan contact for each type of transaction?

Part 4 - Evaluate Recovery Messages

Scammers may target victims again. Evaluate each fictional message.

Message	Red flags	Safe response	What not to share
“Recovery agent” requests gift cards.			
Text asks for a one-time security code.			
Caller knows Jordan’s address.			
Email link promises to erase all records.			

Explain why knowing personal facts does not prove the sender is legitimate. Write a verification script Jordan could use.

Part 5 - Write an Identity-Theft Recovery Log

Create a documented plan that separates urgent containment from longer follow-up.

Recovery check	My action/evidence
Affected companies contacted	
Passwords/accounts secured	
Unauthorized total	
Credit/report review	
FTC report/recovery plan	
Documents and confirmation numbers	
Follow-up dates	
Trusted-adult support	

Write 150-200 words. Include immediate, next-day, and follow-up actions. A teen should involve a trusted adult when personal or financial information is exposed.
