

Identity Theft- could it happen to me?

Marilyn Albertson, M.S., CFCS
Extension Associate Professor,
Family and Consumer Sciences



The following ideas and resources could be used in teaching a class on Identity Theft.

Game:

Create a game board and use sticky notes with questions and answers written or printed and stapled to them to form the different Jeopardy Categories.

Different Categories could be titled:

You've been Hacked, How is it Stolen?, From Bad to Worst, How Can I Protect Myself?

What to do If? Then make up questions that go with each category.

See Examples at end of handout

Thoughts From the Internet related to Identity Theft:

- As a young child, my mother always told me I could be anyone I wanted to be. As it turns out, police call this Identity Theft
- Today you are YOU, that is TRUER than true. There is NO ONE alive who is YOUER than YOU! – Dr. Seuss
- I don't need to worry about identity theft because no one wants to be me – Lay London
- Friends don't steal friends' identities, do they? – *Identity Thief*
- When bad things happen to good people
- Somebody stole my identity last week. Today, they showed up at my door and pleaded for me to take it back.
- Some people call him Santa Claus, some call him Kris Kringle, some call him Saint Nicholas. Obviously, a victim of identity theft! – Randy Glasbergen
- Stop Stealing!
- Stay paranoid and trust no one
- Surprise! You've been Hacked We've taken over. Now deal with it.
- Keep Calm but You've Been Hacked.
- 911... I'd like to report a crime...identity theft... I've become my mother! – Dan Reynolds
- I've found the poverty helps protect my identity – Larry Lambert
- How about we don't pay these bills and hope, in the meantime, someone steals our identity – Marty Bucella
- I stole some guys identity. Turns out he's a pianist, so I'm giving a concert next month in Paris – S. Harris
- Remember when your identity was stole? I just bought it back on eBay. – Ron Morgan

Resources:

Utah Office of Attorney General, <http://attorneygeneral.utah.gov/> For Identity Theft Information and IRIS and CIP programs.

MoneyWatch January 13, 2014 <http://www.cbsnews.com/news/target-data-breach-9-ways-to-protect-yourself/>

Know How Identity Theft Occurs

<http://www.smartaboutmoney.org/Your-Money/Daily-Decisions/Know-How-Identity-Theft-Occurs.aspx>

“Protecting Your Child’s Personal Information at School” and “Safeguarding Your Child’s Future”. <http://www.ftc.gov/news-events/press-releases/2012/08/ftc-advises-parents-how-protect-kids-personal-information-school>

<https://postalinspectors.uspis.gov/investigations/MailFraud/fraudschemes/mailtheft/IdentityTheft.aspx>

1. <http://www.consumer.ftc.gov/articles/0274-immediate-steps-repair-identity-theft>

<http://www.consumer.ftc.gov/articles/0171-medical-identity-theft#protecting>

Books: *Stealing Your Life* – Frank W. Abagnale

Video clips : Identity theft is not a joke, Jim! – Dwight from *The Office*

<https://www.youtube.com/watch?v=Utu5SnO9Plg> or short version

<https://www.youtube.com/watch?v=RC5imk9sG1M>

**From Bad
to Worst**

**What to
Do If ?**

**How Is It
Stolen?**

**How Can I
Protect
Myself?**

<h1>What is CIP?</h1>	<p>Utah Attorney General's Child Identity Protection (CIP) program. CIP is intended to help prevent identity thieves from using the personal identifying information of Utah children in the issuance of credit.</p>
<h1>What is IRIS?</h1>	<p>Identity Theft Reporting Information System with the Utah Attorney General's Office. Website from which claims are reported to local, state and federal law enforcement agencies.</p>

<h1>What is Identity Theft?</h1>	<h1>Illegal use of another's identity</h1>
<p>If you have had your identity stolen or compromised in the past What is one thing you should check regularly?</p>	<p>Credit Reports from all three reporting agencies</p>

<p>Name four ways your identity can be stolen physically</p>	<p>Wallet or Purse Dumpster Mail Home</p>
<p>What is Synthetic Identity Theft?</p>	<p>Theft of you or your child's identifying information (social Security number) and using it with another name to create a new identity</p>

<p>How do you protect yourself from "phishing"?</p>	<p>*If you didn't ask for it, don't click on the email. To protect yourself, take the time to examine the claims made in the email. *If contacted call back legitimate company and ask if they contacted you. *Sign up for "Opt Out Mail".</p>
<p>What is phishing?</p>	<p>Phishing refers to a person or a group of cyber-criminals who create an imitation or copy of an existing legitimate Web page to trick users into providing sensitive personal information.</p>

<p>How do you protect yourself from Electronic Identity Theft?</p>	<p>Be cautious at credit card readers & employees swiping cards at restaurants & businesses. Limit credit card accounts and other online accounts</p> <p>Reconcile receipts immediately when bill comes. Check credit report regularly.</p>
<p>Name 6 of the types of identity theft</p>	<ol style="list-style-type: none"> 1. Financial 2. Insurance 3. Medical 4. Criminal 5. Driver's License 6. Social Security Card 7. Synthetic Identity 8. Child Identity Theft

<p>How do you protect yourself physically from Identity Theft?</p>	<p>Don't carry your Social Security Card with you.</p> <p>Photocopy everything in purse or wallet</p> <p>Don't have list of passcodes or pin numbers in wallet or purse.</p> <p>Carry only essential documents with you.</p> <p>Secure your important financial information in safe place at home. Secure credit cards, Social Security Cards and other identification that you are not using.</p>
<p>What type of Identity theft would be bad? Inconvenient</p>	<p>Theft of credit card, debit card, access to bank account information, pin or passcodes</p>

<p>What would be a worse form of Identity Theft?</p> <p>Deal with it the rest of your life.</p>	<p>Stealing of your name, address, birthdate</p> <p>Social Security Number</p>	<p>Wild Card Bad-Worst</p> <p>How does Synthetic Identity Theft get past the Credit Reporting Agencies?</p>	<p>When using a child's social security number, it hasn't been tied to a name because there is no credit history.</p> <p>Person creates new credit account with that Social Security Number and a different name and now it is a new credit account.</p> <p>People use it to get Medical Treatment Purchase homes Use to finance businesses Get other credit Rent apartments</p> <p>You have to prove it is wrong, not the person who created the new identity</p>
<p>What would be the very worst form of Identity Theft?</p>	<p>Synthetic Identity Theft</p> <p>The stealing of you or your children's identifying information, birthdate, address, social security number, name and combine it with another name to create a completely new identity. Especially dangerous because the information could be sold numerous times and could be used for years before it is discovered.</p>	<p>Name one Data Breach in the past 3 years that has affected Utah Residents</p>	<p>Utah State Health Department Home Depot Target Albertsons J.P Morgan Mountain West Medical Center in Tooele Summit County Fair</p>

<h2>How Can You Protect Your Child From Identity Theft?</h2>	<p>Request a Minor Credit File Check from Reporting Agencies Sign Up for CIP in Utah Attorney General's office. Transunion is being tracked through the Utah CIP Child Identity Protection Program</p> <p>Watch out for suspicious mail and phone calls coming to your child or a Social Security annual report showing wages in a child's name they have never worked at.</p>
<h2>If your identity is compromised, what are the steps to resolving the problem?</h2>	<ol style="list-style-type: none"> 1. Report it immediately IRIS Police, Fill out a complaint, 2. Keep a file with all documentation 3. Record phone calls, numbers, person who you spoke with and all information discussed on the call 4. Document all bad accounts 5. Change account numbers 6. Put a freeze on all accounts don't allow any new credit applications 7. Pull credit report to see what is reported there 8. Contact lenders 9. Credit issuers 10. Bank – close accounts Change email accounts

<h2>What percent of children have had their identity stolen?</h2>	<p>In a recent study 10.7 % of children have been the subject of identity theft</p> <p>Could be by a relative or stranger</p>
<h2>How is one way your identity is stolen to use for medical purposes?</h2>	<p>Person may steal it from a doctor's office from your medical charts</p> <p>Listening to the nurses and patients discussing procedures, etc.</p>