

Access Your Potential®
Financial Literacy

Possible Ways to Prevent Identity Theft

A lesson on identity theft and personal information
for grades 3–5



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Preview

Lesson description

In this lesson, students will learn about information that should be kept private in order to prevent identity theft. The lesson begins with students participating in an experiment. Students attempt to name various beverages based on a variety of observations. They learn that some factors of a beverage's identity are public and others—such as the recipe—may be a secret. Students then consider various forms of identification and how to keep each one private.

Objectives

Students will be able to:

- List ways an item can be identified
- Explain what identity theft is and how it can happen
- Describe steps a person can take to avoid identity theft

Lesson at-a-glance

Section	Purpose	Approximate time
Introduction	Introduce the presenter and the topic of the lesson	5 minutes
Activity: Beverage identity	Students attempt to identify beverages based on their appearance and taste.	20–25 minutes
Activity: Forms of identification	Students learn about common government-issued forms of identification and other information that should be kept safe and protected.	15–20 minutes
Closing	Students are encouraged to keep certain forms of identification private.	5 minutes
Total time		45–55 minutes

Prepare

Materials: *Arrive prepared.*

- Six (6) different beverages in unmarked, numbered containers—Tip: Cover or remove the label. Using plastic containers such as a 2 liter or single-serving bottle may make it easier to remove the labels. If possible, have at least two pairs of beverages with similar appearances. Examples include skim and whole milk; water and Sprite or 7Up; chocolate milk and an iced coffee; regular and decaf coffee; orange juice and orange soda; root beer, Coca-Cola, and Pepsi.
 - *Note:* Before implementing the lesson, confirm with the classroom teacher any school or district policies regarding allergies and providing food to students. If it is not possible to provide samples to students, facilitators should prepare to be the “taste testers” and report findings to class.
- Small paper or plastic cups—at least twelve
- **Name that beverage handout**—one copy per student
- **Name that beverage answer key**—one per facilitator. Before the lesson, fill this in with the name of each beverage to help you remember what is in each container.
- **Forms of identification visuals**—one copy of each
- **Forms of identification handout**—one copy per student
- **Forms of identification answer key and facilitation guide**—one per facilitator.
- **Possible Ways to Prevent Identity Theft post assessment**—one for each student (OPTIONAL)

Background: *Understand the topic.*

The U.S. Department of Justice [estimates](#) that approximately 10% of individuals over the age of 16 are victims of identity theft each year. Once your personal information has been stolen, identity thieves use the information in a variety of ways. For example, they might open lines of credit in the victim’s name or use the victim’s information to obtain health services. While the previous statistic relates to those over the age of 16, individuals can become victims of **identity theft** at any age. The identities of children are sometimes easy targets because children may not recognize that they are victims until much later.

While elementary school students often have little control over their own personally identifying information or documents, they should be aware of what these documents are and how they are used. Common forms of **government-issued identification** are a social security card, driver’s license, birth certificate, and passport.

Vocabulary: *Use grade-appropriate definitions.*

- **Identification:** A document or card that has a person’s name and other personal information, such as address and photograph.
- **Identity:** All of the characteristics that make a person unique, including personal appearance, nickname, personality, and background.
- **Identity theft:** A crime in which one person uses another person’s identity or identification for personal gain.
- **Government-issued identification:** Any form of identification that comes from a government agency, either federal or state.

- **Social Security Number:** A nine-digit identification number issued to citizens by the United States government, which you need to get a job and get paid.

Delivery: *Decide on the format.*

This lesson can be conducted with an entire class or in small groups. For each activity, there are several facilitation options provided. Be sure to review the options in advance and determine which one will work best given the setting, number of facilitators, etc. In some cases, the facilitation option you select will influence the number of handouts needed.

Differentiation: *Be aware of your audience.*

When conducting a lesson on identity theft, it is important to consider the students and their experiences. Be prepared to acknowledge the range of experiences and backgrounds. Touch base with your classroom teacher in advance to inquire about the student population you will encounter. In particular, keep in mind that students may have little control over their personally identifying information. Children who are victims of identity theft often lose their information to people they know, including parents and other family members.

Tips for PwC facilitators: *Make the most of your time in the classroom.*

Before facilitating this lesson for the first time, consider the following:

- Read through the entire lesson in advance.
- Touch base with the classroom teacher to make sure you know when to arrive, the process for entering the building, the room setup, photo release protocol, and any available technology. For example:
 - Where should you park? Where should you enter the building? Will find your own way to the classroom or will someone meet you?
 - What is the room set up (individual desks, tables and chairs, etc.)? Will you have access to a whiteboard?
 - Are you allowed to take photos during the lesson? Remember, you are required to get specific written consent from parents/guardians before taking photos of minors. How will you handle the students whose parents/ guardians have not given consent?
 - If you opt to use the post-assessments, should students take it using paper and pencil or online with school-provided devices? Will the teacher want to collect the assessments and forward the results, or should you collect them?
- If you will be presenting with another facilitator or team, consider each person's strengths when deciding who will lead various sections of the lessons, how students will be organized during the lessons, and who is responsible for preparing the materials.
- Remember that adults in most high schools are addressed formally using their title (Mr./Mrs./Ms.). Plan to address the teacher and any of your colleagues in this manner, even if you would normally call each other by first names.

Educator insights: *Adapt this lesson for your classroom.*

PwC is pleased to offer these lessons for use by classroom teachers to support or augment their financial education efforts. Please recognize that the materials were designed for employees to use as facilitators when visiting a class. Therefore, some sections (such as the introduction) may be unnecessary. Feel free to adapt the materials in whatever way makes the most sense for your classroom including the optional extension activities at the end of the lesson.

Teach

Opening (5 minutes)

- Thank the teacher and **introduce yourself** to the class. Explain to the students that PwC is a professional services firm that is committed to providing all students with financial literacy education through its program, Access Your Potential®. In simple terms, explain what you do at PwC and how it relates to what the students will be learning during the lesson.
- Let students know that you are there to help them learn more about something everyone should want to avoid—**identity theft**.
- Ask students if they know **what it means for a person to have his or her identity stolen**. Allow several students to share what they already know about identity theft.

Facilitation options:

- If you have multiple facilitators, ask each one to lead a group in discussing the photographs and developing job titles and descriptions.
- Divide the photos between the groups to avoid duplication when you debrief with the whole group.

Activity: Name that beverage (20–25 minutes)

Set up

- Tell students that before you discuss identity theft, you want to make sure they have a clear understanding of **identity**. To do this, you are going to **conduct an experiment in which students will be asked to name different beverages**.
- Ask students if they think they could **pick out their favorite beverage by just looking at it**. If so, how would they know what it was?

Implementation

- Distribute a copy of the **Name that beverage handout** to each student. Inform students that you are going to show them six different beverages. As you show each one, they should write down what they observe about the appearance in the first column. Before showing the first beverage, ask students what they might observe about the appearance. Prompt students, if needed, to identify the color and shape of the container.
- **Place the six unmarked beverage containers in front of the students** so everyone can see them. If needed, hold each one up while students **make observations**.
- Tell students that you will now ask volunteers to come to the front of the room and share **what characteristics they notice** about each beverage. For example, does it fizz or have bubbles? What does

it smell like? **Invite volunteers to come forward, make observations, and share them with the class.** Students who are watching may ask questions for the volunteer to answer about the beverage(s). Direct students to take notes as they discuss each beverage.

— *Note:* If it is not possible to allow students to sample food/beverages, facilitators should prepare to be the “taste testers” and report findings to students.

- **Pour samples** of each beverage into cups and **ask student volunteers to try them.** Volunteers should share what they taste without naming the beverage itself. For example, is it sweet?
- Based on their observations, challenge students to **guess the name of each beverage.**
- Reveal the correct answer for each beverage using the **Name that beverage answer key** as a reference.
- Take a poll and see **how many students correctly guessed each beverage.** Discuss what made some beverages harder to guess than others. Ask students if some were **obvious** from just one piece of information. Which ones **required additional details**? Did they get **any wrong**?

Conclusion

- Let students know that there is **more to know about a beverage than just what it looks and tastes like.** Many people, for example, would like to try and make their own soda.
- Inform students that the **recipe for Coca-Cola or Coke** is considered to be one of the most protected trade secrets of any company.
- Read the following aloud to students:
 - **After Dr. John S. Pemberton invented Coca-Cola in 1886, the formula was kept a close secret, shared only with a small group and not written down. In 1892, Asa Candler became the sole proprietor of Coca-Cola after purchasing the rights to the business. Then, in 1919, Ernest Woodruff and a group of investors purchased the company from Candler and his family. To finance the purchase, Woodruff arranged a loan, using the secret formula as collateral. He asked Candler's son to write the formula down and placed the paper in a vault in the Guaranty Bank in New York until the loan was repaid in 1925. At that point, Woodruff reclaimed the secret formula, returned it to Atlanta and placed it in Trust Company Bank, now SunTrust, where it remained for 86 years until its recent move to the World of Coca-Cola, where visitors can now visit a new exhibit, “The Vault of the Secret Formula.”** (adapted from [Coca-Cola's Formula Is at the World of Coca-Cola](#), Coca-Cola, 2020)
- Ask students what they think might happen if people could **replicate the recipe for Coca-Cola. What would happen to the Coca-Cola company?**
- Discuss potential implications including **loss of money and the inability to sell its product.**

Facilitation option:

There are several ways to facilitate this portion of the activity. In advance of the lesson, discuss this activity with the teacher to find out his or her preference. In particular, discuss whether or not there are any students with allergies in the class and/or if the school has policies on drink or food being brought into the classroom. In some cases, for example, an equal number of “healthy alternatives” must be provided for each “sweet” item.

- **Student testers:** Student volunteers drink the samples and describe them to the class.
- **Teacher/facilitator tester:** The teacher or facilitator tastes each drink and describes them.
- **Skip tasting:** Ask students to guess the identity of the drink without tasting it. Discuss whether missing this key piece of information made their guesses more challenging.

Activity: Forms of identification (15–20 minutes)

Set up

- Tell students that each of them **has an identity that is worth protecting**. People—called **identity thieves**—steal information from people and use it for their own financial benefit. For example, they might open loans or make purchases in the name of other people. This can cause the victim of **identity theft** to have financial problems in the future. Fixing identity theft can also take **lots of time**.
- Let students know that the best thing people can do is **protect their identity**. They may not have a vault like the Coca-Cola company does, but there are many things people can do to protect their **private information**.

Implementation

- Distribute a copy of the **Forms of identification handout** to each student.
- Use the **facilitation method of your choice** (see Facilitation options) to engage students with the photos from the **Forms of identification** visuals.
- Allow time for students to **complete the handout**. Use the **Forms of identification answer key and facilitation guide** to discuss student responses.

Conclusion

- Let students know that the first four photos are forms of **government-issued identification**. Each one is unique to the person who owns it.
- Discuss how **credit cards**, on the other hand, are not government-issued, nor are they truly forms of identification. However, in the hands of an identity thief, **a credit card can be used to try and make purchases without the owner of the card knowing it**. Credit card companies, though, have **systems in place to help notify customers if their card is lost or the information is stolen**, and customers are usually **not responsible for all of the charges made by a thief**. This is not the case with the government-issued forms of identification and another reason to keep them safe.

Closing (5 minutes)

- (OPTIONAL) Distribute a copy of **Possible Ways to Prevent Identity Theft post assessment** to each student. Direct students to answer the questions. Inform them that they do not need to put their name on the assessment unless the teacher wishes to keep a copy for grading purposes.
- **Thank** the students and the teacher for letting you come and talk to the class about identity theft.
- Encourage students to **keep their information safe in order to prevent becoming a victim of identity theft**.

Facilitation options:

There are several ways to facilitate this activity. Select the one that will work best for your situation.

- **Show and tell:** The facilitator holds up each photo from the **Forms of identification visuals**. One at a time, students consider each photo and write down their responses.
- **Gallery walk:** Hang the **Forms of identification visuals** around the room and let students walk to each one to look at them and answer the questions.
- **Divide and conquer:** Divide the students into five groups and give one photo from **Forms of identification visuals** to each group. Groups will answer the questions and share what they discussed with the class.

Extend

Teacher-led follow up ideas

Bulleted list of ways the educator can extend the lesson once the facilitator leaves. Each list will include a mention of a corresponding module from the Digital Classroom, such as:

- Use *The Mystery of the High-Priced Heels* module in the beginner level of the Earn Your Future® Digital Classroom (<https://app.pwcfdearnyourfuture.org/>) to help students learn even more about income and careers. This resource made possible by the PwC Charitable Foundation, Inc.®, is designed for students in grades 3–12 and can be delivered in multiple formats (classroom, small group, or individually) and has accompanying educator resource guides to assist in delivery. Students can engage with financial literacy concepts through innovative self-paced modules featuring custom videos, animations, and interactive activities. A free teacher login is required to access the modules.
- Direct students to investigate the history of the Coca-Cola company and/or explore the “Vault of the Secret Formula” exhibit online at <https://www.worldofcoca-cola.com/explore/explore-inside/explore-vault-secret-formula/>. Challenge students to investigate how other companies keep their private information safe.
- Invite students to talk to a family member, guardian, or other trusted-adult about ways they can keep their personal information and government-issued forms of identification safe and who has access to this information.
- Challenge students to identify and read a news story about a data breach in which people’s private financial or identifying information was stolen.

Connect

Standards correlation

This lesson is correlated to the National Standards for Financial Literacy from the Council for Economic Education available at <http://www.councilforeconed.org/resource/national-standards-for-financial-literacy/>. Standards are classified as primary or secondary. Primary standards are addressed directly and thoroughly. Secondary standards are addressed indirectly or partially.

Primary
Protecting and insuring: <ul style="list-style-type: none">• Risk is the change of loss or harm.• Individuals can either choose to accept risk or take steps to protect themselves by avoiding or reducing risk.
Secondary
Protecting and insuring: <ul style="list-style-type: none">• Risk from accidents and unexpected events is an unavoidable part of daily life.

Possible Ways to Prevent Identity Theft

Name that beverage handout

Directions: Complete the table with information about each beverage.

	Appearance	Characteristics	Taste	Name
1				
2				
3				
4				
5				
6				

Possible Ways to Prevent Identity Theft

Name that beverage handout

Directions: Before the lesson, fill this in with the name of each beverage to help you remember what is in each container.

	Name
1	
2	
3	
4	
5	
6	

Possible Ways to Prevent Identity Theft

Forms of identification visuals | part 1



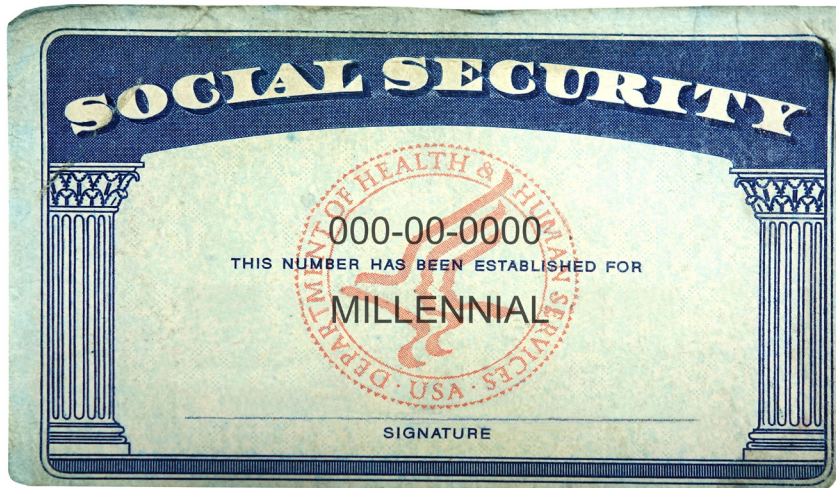
Possible Ways to Prevent Identity Theft

Forms of identification visuals | part 2



Possible Ways to Prevent Identity Theft

Forms of identification visuals | part 3



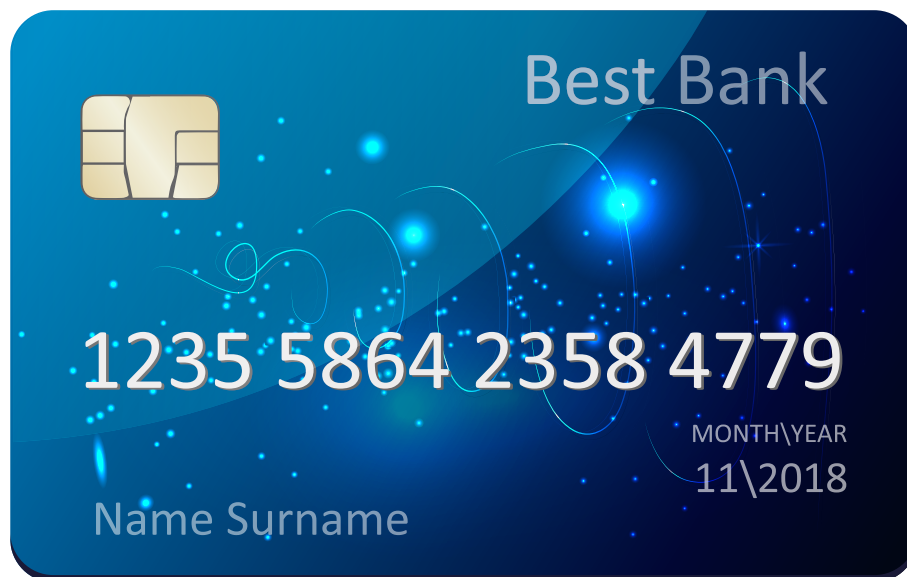
Possible Ways to Prevent Identity Theft

Forms of identification visuals | part 4



Possible Ways to Prevent Identity Theft

Forms of identification visuals I part 4



Possible Ways to Prevent Identity Theft

Forms of identification handout

	What is it?	Why do people have them?	What information does it contain?	How can you protect it?
1				
2				
3				
4				
5				

Possible Ways to Prevent Identity Theft

Forms of identification handout | Answer key and facilitation guide

	What is it?	Why do people have them?	What information does it contain?	How can you protect it?
1	Driver's license	To prove they are allowed to drive a car To prove they are who they claim to be	Name Address Date of birth	Keep it in a safe location where other people can't get it
2	Birth certificate	To show when and where they were born	Name Parent's names Date of birth Place of birth	Keep it at home with important documents, preferably in a safe or waterproof container
3	Social security card	To document your social security number — an eight-digit number that identifies you to the government	Name Social security number	Keep it at home with important documents, preferably in a safe or waterproof container
4	Passport	To prove your citizenship when traveling	Name Photo Country of citizenship When and where you have traveled	Keep it at home with important documents, preferably in a safe or waterproof container When traveling know where it is and keep it with you
5	Credit card	To make purchases on credit	Name Credit card account number	Keep it in a safe location and know where it is

Possible Ways to Prevent Identity Theft

Post-assessment

Section 1: Please select the correct answer for each of the following questions.

1. Which of the following is **not** a government-issued identification?
 - a. Birth certificates
 - b. Credit card
 - c. Driver's license
 - d. Passport
2. Identity thieves steal people's _____ for their own financial gain.
 - a. money
 - b. cars and homes
 - c. jewelry
 - d. personal information
3. Which of the following statements is **false**?
 - a. There are steps you can take to try and prevent identity theft.
 - b. People should keep all of their government-issued forms of identification at home.
 - c. Identity thieves steal information from people — often without them knowing it.
 - d. Government-issued identification contains personal information that should be protected.

Section 2: Please choose the number on the scale that best indicates how strongly you agree or disagree with the following statements:

	Strongly disagree				Strongly agree
I understand steps I can take to prevent identity theft.	1	2	3	4	5
I feel confident that I know what information about my identity should be kept private.	1	2	3	4	5
I am interested in learning more about avoiding identity theft.	1	2	3	4	5

Section 3: Circle your grade level.

K 1 2 3 4 5 6 7 8 9 10 11 12

Possible Ways to Prevent Identity Theft

Post-assessment | Answer key

Section 1: Please select the correct answer for each of the following questions.

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 - a. Birth certificates
 - b. **Credit card**
 - c. Driver's license
 - d. Passport
2. Identity thieves steal people's _____ for their own financial gain.
 - a. money
 - b. cars and homes
 - c. jewelry
 - d. **personal information**
3. Which of the following statements is **false**?
 - a. There are steps you can take to try and prevent identity theft.
 - b. **People should keep all of their government-issued forms of identification at home.**
 - c. Identity thieves steal information from people—often without them knowing it.
 - d. Government-issued identification contains personal information that should be protected.

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