



Road to Recovery: Protecting Your Identity

LESSON 7: STUDENT ACTIVITY SHEET 1

Using your knowledge on identity theft, write a realistic scenario in which your identity could be stolen. Follow the road to recovery by determining the necessary steps to take, such as filing a police report, freezing accounts and notifying the Federal Trade Commission.

Scenario:

 **STUDENT TIP**

- To help you on your journey, start by researching these websites:**
- identitytheft.gov
 - practicalmoneyskills.com/HS47
 - practicalmoneyskills.com/HS8
 - practicalmoneyskills.com/HS9
 - practicalmoneyskills.com/HS10

Step 1: Your identity has been stolen. What should you do first to protect yourself and your finances?

Step 2: What should you do next to ensure your accounts aren't compromised?

Step 3: Who should you then contact and what action should you take?

Step 4: The fourth step involves contacting your local or community police. What action should you take when you contact them?



Fighting Fraudulent Charges

LESSON 7: STUDENT ACTIVITY SHEET 2

Think fast. Your wallet is stolen at a party—including your credit cards, driver’s license and social security number. The next day, you notice a charge for \$25.99 to Friendly’s Pizza. The only problem? You didn’t make it. Get the process of identity repair rolling by writing a letter of dispute to your credit card company.

Today’s Date:
Your Name:
Your Address:
Your Account Number:

Name of Creditor:
Creditor’s Address:

Dear (name of creditor),

[Part 1 of letter: In one brief paragraph, explain the fraudulent charges using specific details (e.g. dollar amount, date, etc.) and define the action you are requesting. For example, do you want a refund for the fraudulent charges? Do you want to place a hold on the account?]

[Part 2 of letter: In one brief paragraph, explain which enclosures you are providing to verify the fraudulent charges. For example, will you send a copy of the account statement listing the fraudulent charge? Will you attach a police report documenting the identity theft?]

[Part 3 of letter: In one sentence, reinforce the action you need the credit card company to take.]

Sincerely,
Your Name



STUDENT TIPS

Why is it important to create a paper trail when defending your identity?

Visit websites such as practicalmoneyskills.com/HS48 and practicalmoneyskills.com/HS49 to help find answers.

What other information should you send with your letter of dispute?

Check out ftc.gov and privacyrights.org for sample letters and enclosures.