



Moneywise  
America™



# IDENTITY PROTECTION



*How to protect your  
personal information.*

*Teen  
guide*



# Pre/Post Self-Reflection

First Name: \_\_\_\_\_

Age: \_\_\_\_\_



## Pre-Session

Before beginning the session “Identity Protection,” please respond to the following question:

How can you protect your personal information and identity, and why is it important for reaching your goals?



## Post-Session

After finishing the session “Identity Protection,” please respond to the following question:

How can you protect your personal information and identity, and why is it important for reaching your goals?



## *Safe Identity Case Study*

**Directions:** Read each individual's case study to determine if they are keeping their identity safe or engaging in unsafe practices or behaviors. Record your answers, pointing out the particular habits or behaviors.

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### Robert's Case

Robert has become a “foodie” and loves going to different restaurants in the city. He’s even started a few public social media accounts to showcase his reviews on the places he goes.

Robert enjoys the creativity of this type of social media content and uses several different platforms. It feels good when people leave positive comments, and he gets new followers. He thinks he will get more followers if more people see his profile, so all his accounts are public. He tags his location in real time when he is at a restaurant, along with the people who are with him. He also features his weekly trip to eat at his favorite neighborhood spot every weekend.

Is Robert protecting his identity? How do you know?



### Steph's Case

Steph leads a busy life and is always on the go. In between errands, work, and appointments, Steph often stops at their local coffee shop to work on their computer, checking email and taking care of personal business. The Wifi at the coffee shop is much faster than at home, so they feel like checking bank accounts, paying bills, and responding to emails is easier when there. Steph also tried to simplify their login process for all accounts by having the same username and password. In fact, when they are forced to change their login information, they keep track of the new username and password using the notes app on their phone.

Is Steph protecting their identity? How do you know?



## Annie's Case

Annie frequently shops online. After her most recent purchase, she noticed an email request from one of her favorite stores notifying her that her account was hacked. It asked her to click a link to reset her username and password. She was informed that this would help protect her personal information, including her credit card number. She initially felt panicked, but after looking carefully at the email she felt something was off. She decided to delete the email and contacted the company herself. She found out the email wasn't from them at all.

[Is Annie protecting her identity? How do you know?](#)



## Protecting Eddie's Identity

**Directions:** Read about what Eddie has been up to and determine which of his behaviors may be putting his identity at risk. Then, respond to his text with some suggestions for how he can keep his identity safe, and why he should implement your suggestions.

### What's Eddie Been Up To?

In his free time, Eddie (username: Eddie316—easy to remember since that's his birthday) loves playing video games and enjoys being part of an online community. He has a public social media account dedicated to gaming, and often meets people in online forums. He does livestreams from e-sports events and accepts friend requests right away. He always posts when he goes online to start a game. He chats with lots of his "fans" and tells them a lot about his life to build up his likes. When away from his computer, he plays different games on his phone and downloads new games from different pop-up ads that he gets while browsing. He doesn't think he's doing anything too risky but is willing to listen to any suggestions you may have for him.

   
**Eddie**

Text Message  
Today 10:00 AM

**Hey!!! My friends Cameron and Maya told me I'm giving out too much personal info. What do you think? What should I do?**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



## *What To Do After Identity Theft*

Directions: Read on for some steps you can take if your identity is stolen.

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#1

Change any passwords that were connected to the compromised account. If you're unable to access your account, contact the company directly to alert them of the fraud.

#2

Contact your bank or other companies you do business with to let them know what happened and that you have been the victim of identity theft.

#3

Contact your local police department and the Federal Trade Commission ([ftc.gov](http://ftc.gov)) to make a statement of the crime. Having a record of it may help with credit issues that might arise from the theft.

#4

Contact a credit reporting agency (such as Experian, Equifax, or Transunion) and submit a report of fraud. This will also help with future efforts to clear up your credit.



# Session Evaluation Survey

Thank you for your participation in today's session! We appreciate you taking a couple of minutes to provide your feedback. **Your response is important to us and is completely anonymous.** Your input will help us continue to improve our programs supporting teens on their journey to financial freedom.

## How to Complete this Survey

You can access and [complete the survey online here](#). If you prefer, you can complete a hard copy of the survey below, and hand it in to your Schwab facilitator at the end of your session. Either way, please make sure to submit your survey at the close of your session.

## Survey Questions

1. What Moneywise America session did you participate in? **(REQUIRED)**
  - a. Get Started: Intro to Money Basics
  - b. Personal Goals and Decision Making
  - c. Session 1.0: Set Money Goals
  - d. Session 2.0: Manage Your Money
  - e. Session 3.0: Master Credit & Debt
  - f. Session 4.0: Plan for the Future
  - g. Session 5.0: Get Invested
  
2. I feel more confident about my understanding of money and how to manage it. **(REQUIRED)**
  - a. Strongly Agree
  - b. Agree
  - c. No Change
  - d. Disagree
  - e. Strongly Disagree
  
3. How likely are you to use information from this session to make decisions to help you reach your future financial goals? **(REQUIRED)**
  - a. Highly Likely
  - b. Likely
  - c. Neutral
  - d. Unlikely
  - e. Highly Unlikely

4. I have a clear understanding of the key personal finance topics that were presented during the session. **(REQUIRED)**
- a. Strongly Agree
  - b. Agree
  - c. No Change
  - d. Disagree
  - e. Strongly Disagree

If you selected Disagree or Strongly Disagree for Question 4, please explain specifically what components of the lesson were unclear or confusing.

5. Why is it important for teens to learn about personal finance? **(OPTIONAL)**

6. Is there any other feedback that you'd like to share about the session or the content covered? **(OPTIONAL)**

**Thank You**

Thank you for taking the time to provide your feedback. We appreciate your input as we continue to support teens on their journey to financial freedom.