



Moneywise
America™

IDENTITY PROTECTION



Your guide to teaching
how to *protect* your
personal information.

*Facilitator
guide*



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I: MONEYWISE AMERICA PROGRAM OVERVIEW

ABOUT MONEYWISE AMERICA

Moneywise America (MWA) is an innovative new financial literacy program designed to help level the economic playing field through high-quality financial education for teens across the country, with a focus on reaching youth in under-resourced communities and schools. It encompasses four core components:

- **Training: Internal training for Schwabbies to build their skills and confidence to teach financial literacy to teens.** All MWA volunteers will complete at least 35 minutes of training; for those who are interested, there will be opportunities to complete up to three levels of certification, all at your own pace.
- **Content: Original, proprietary, standards-based financial literacy curriculum designed specifically for use with teens.** MWA content can be used on its own or as a supplement to a community organization's existing financial literacy content.
- **Volunteerism: Trained Schwabbies can utilize MWA content to teach financial literacy in the community or use their training to deliver an organization's existing financial literacy content.** While some Schwabbies may already know where they want to volunteer, we will provide resources and support to help ensure anyone who wants to can get out there and volunteer in their community.
- **Partnerships: Nonprofits and community organizations help us reach teens where they are.** National partners include Boys & Girls Clubs of America, Junior Achievement, and SIFMA Foundation. Locally, Schwabbies will also partner with schools and other teen-serving organizations in their communities.

Moneywise America builds upon Schwab's position and legacy as a national financial literacy leader. For more than three decades, Charles Schwab Foundation has worked to advance financial literacy for people of all ages. Through MWA, Schwab is doubling down on our efforts to reach as many youth as possible with high-quality financial education.

PARTICIPANT BENEFITS

Moneywise America is critical to Schwab's vision of preparing the next generation to achieve financial freedom. Financial literacy is an essential life skill, one that is especially important for teens, yet there is a stark lack of focus on financial literacy within our mainstream educational systems. Less than half of U.S. states require that students take a course in personal finance in order to graduate from high school, and only five states require that it be a standalone course.

This gap—between the need for quality financial education and access to it—is even more pronounced for teens from under-resourced communities and schools. According to the 2020–2021 [State of Financial Education Report](#), only 7.4% of Black and brown students, and 7.8% of low-income students, have access to a stand-alone personal finance course required for high school graduation.

Moneywise America is part of our effort to help fill that gap. It is designed to help teens develop both **comprehension** of key personal finance concepts and the **skills** to take informed action based on their personal goals and dreams. Participants will benefit from:

- Expertly created content designed to teach teens essential personal finance concepts including goal setting, budgeting and saving, managing money and unexpected costs, responsible credit and debt management, planning for college, and investing.

- A highly engaging and flexible program model designed to meet teens where they are.
- Interaction with impassioned and skilled Schwab volunteers, trained in delivering financial literacy content to a diverse teen audience.
- An enhanced understanding of key financial concepts and actionable takeaways, including how to apply them directly to their lives now in order to help them achieve their goals for the future.

PRIMARY AUDIENCE

- **Age Range:** MWA content is designed to appeal to teens ages 13-18.
- **Group Size:** 15-30 attendees is ideal to allow full participation in the allotted time.
- **Community Partners:** MWA is designed to be delivered in partnership with teen-facing nonprofit organizations (e.g., Boys & Girls Clubs, Junior Achievement, etc.) and/or local schools.

PROPRIETARY CONTENT

Moneywise America content includes 22 standards-based individual personal finance sessions, each designed to be used in a modular way.

- Each session* can act as a stand-alone lesson if you have only one visit with a group of teens.
- Each session can be bundled with other sessions for a more extensive learning experience if you are meeting with the same group of teens multiple times. For information on session bundle recommendations, visit the Content page at *Jumpword: Moneywise America*.

*Only one session, *Personal Goals & Decision Making*, is never used on its own.

This session, *Identity Protection: How to Protect Your Personal Information*, is the fifth session within Module 3 of the MWA framework.

Moneywise America Content at a Glance				
Foundational Sessions	Get Started: Intro to Money Basics			
	Personal Goals & Decision Making			
Module 1: The Basics	Module 2: Money Management	Module 3: Credit & Debt	Module 4: College & Career Planning	Module 5: Investing
1.0: Set Money Goals	2.0: Manage Your Money	3.0: Master Credit & Debt	4.0: Plan for the Future	5.0: Get Invested
1.1: Budgeting	2.1: Paycheck	3.1: Types of Debt	4.1: Career Path	5.1: Saving & Investing
1.2: Spending	2.2: Financial Products	3.2: Responsible Credit	4.2: Education Costs	5.2: Power of Investing
1.3: Saving	2.3: The Unexpected	3.3: Credit History		5.3: Investing Options
		3.4: Identity Protection		

II: SESSION STRUCTURE—HOW IT WORKS

Moneywise America content and sessions are developed by expert educators. They are intentionally designed to create a positive learning environment and facilitate an easy flow. There is a consistency to the session structure which builds familiarity and comfort for teens when multiple sessions are used.

The *Identity Protection: How to Protect Your Personal Information* 60-minute session includes the below components, and Section V of this Facilitator Guide offers a detailed script and clear prompts for each.

- **Welcome:** This is where you welcome participants, introduce yourself and establish rapport, including a welcome exercise, reviewing expectations for working collaboratively, and participant reflection related to the learning objectives.
- **Engage:** You will share a video to introduce the main content of the session. Typically, the video will be followed by a guided discussion or an exercise. In addition to the presentation slides, there may be worksheets in the Teen Guide to support the exercises.
- **Explore:** In many cases, you will introduce a second video to further expand upon and deepen the lesson. Following the video, you will reinforce the learning through a combination of guided discussion, individual, and/or group exercises that will enable participants to apply concepts to their own lives. In addition to the presentation slides, there may be worksheets in the Teen Guide to support the exercises.
- **Wrap-Up:** You will close the session with group and individual reflection on key takeaways. Participants will revisit the same prompt from the beginning of the session and record their updated response. Finally, you will ask participants to complete a brief session evaluation and thank them for participating.

III: PREPARATION—WHAT YOU NEED TO KNOW IN ADVANCE OF YOUR SESSION

Prior to your session, work together with your Schwabbie co-volunteer(s) to confirm the **WHO, WHAT, WHERE, WHEN** and **WHY**. Doing so will ensure you're fully prepped and ready for a seamless program delivery.

We recommend a **total of two or three volunteers** and the roles can be shared in the following way:

- **Project lead:** delivers content as facilitator and plans the volunteer project with the community organization
- **Engagement lead:** guides the teen engagement process, works the room or monitors chat, may relay questions on behalf of teens if needed, watching for reactions or places where it looks like they are stuck or excited
- **Operations lead:** runs the technology, troubleshoots, and is there to support the overall event to make sure it runs smoothly

If you are delivering a session with two volunteers, we recommend that you combine the project and engagement lead into one role.

- **WHO:** Even though you'll be delivering the program virtually, it's still important for you to understand who will be attending—and how. Will the teens be in person together, all virtual, or a mix of both? Confirm with your host the demographics of the participants, as well as their ages/grades so you can be intentional in how you're gearing the discussion to a younger or older audience. Are there any key challenges or unique aspects of the student group that you should be aware of? Since your host will be familiar with the group, you'll want to make sure they'll be available throughout the session—even if just through the chat feature—to help keep the students engaged and paying attention.
- **WHAT:** You'll want to make sure you're comfortable with the materials you're presenting prior to your session. Take time to review this entire Facilitator Guide, prepare a few personal or current event stories to use as examples where appropriate, and determine what supplies you'll need for the session, as noted in Section IV of this Guide, and how the teens will receive them.
- **WHERE:** Virtual program delivery brings with it additional considerations on how to best present the materials. First, confirm with your host if they have a preferred technology platform, like Teams, Zoom or WebEx. Then, depending on if the students will be virtual or in person, discuss with your host how to best manage the breakout groups. If they'll be in person, will the host be able to help coordinate? If participants will be virtual, does your technology platform have a breakout group feature?
 - **A/V:** Showing videos on virtual platforms can be tricky—you may experience buffering delays, sound issues, or pixilation. Test the video(s) leading up to the session, and create a backup plan should you experience any issues. Will the host be able to play the video(s) locally, or the teens be able to play on individual devices, even if you must run the rest of the deck remotely? You'll also want to confirm if the students will have A/V capabilities, or if you'll need to rely exclusively on chat. Set expectations up front for how to leverage the chat feature (like using the hand raise function or emojis). We also recommend having a designated Schwabbie volunteer to manage the chat box.
- **WHEN:** Plan to give yourself at least 10-15 minutes to log in to the selected technology platform and troubleshoot any issues prior to your session start time. In the days leading up to the session, work with your host and Schwabbie volunteer partner to do a brief "tech check," where you can practice running through the slides and playing the video(s) to confirm they can see and hear you.
- **WHY:** It's important for you to understand why the teens are participating. Did they self-select to take this course, or is this a group with mixed interests? Is this part of a larger curricula, or are you being viewed as more of a one-time guest speaker or someone who is introducing the topic that will be explored further over time? Knowing the "why" behind the teens' attendance will help you estimate their potential engagement level, and prep accordingly.

IV: HOW TO USE THIS FACILITATOR GUIDE

This Facilitator Guide is your step-by-step outline for how to facilitate the *Identity Protection: How to Protect Your Personal Information* session, and includes a script, directions for delivery,

and helpful tips and reminders. This Guide is for your own use when preparing for and presenting the session; it is not to be shared with program participants. Before diving into the Facilitator Script (Section V), read the key information below.

WHAT YOU WILL NEED FOR THE *IDENTITY PROTECTION: HOW TO PROTECT YOUR PERSONAL INFORMATION* SESSION:

- **Facilitator Guide:** Read through this full Guide prior to volunteering so you are prepared and confident before your session. Have a printed copy of this Guide accessible in case of technical difficulties.
- **Presentation Slides:** You will walk program participants through these slides during the session. They work hand in hand with the session outlined in the Facilitator Guide and are key to engaging program participants. In case of technical difficulties, download the presentation slides to your computer and send them to the host beforehand.
- **Video:** Each session has at least one video that corresponds with the lesson. The video(s) are embedded in the presentation and can also be found by visiting the Content page at *Jumpword: Moneywise America*. As with the presentation slides, download the video(s) to your computer and send them to the host as separate file(s) beforehand. Details on when to play the video(s) are included in the Facilitator Script (Section V).
- **Teen Guide:** Session worksheets and handouts should be distributed to program participants prior to the start of the session, either by you or your host. Teens will complete the worksheets during the lesson and keep them as a helpful takeaway. You can find the Teen Guide for this session (including the handouts below) by visiting the Content page at *Jumpword: Moneywise America*.
 - Pre/Post Session Self-Reflection Form
 - Safe Identity Case Study Worksheet
 - Protect Eddie's Identity Worksheet
 - What To Do After Identity Theft Handout
 - Session Evaluation Survey (Note: Teens may complete the survey online using the link at the top of the form and in the presentation. For those who complete hard copies, please collect the surveys at the completion of the session and email responses to SchwabCommunityServices@Schwab.com)

PRE-SESSION CHECKLIST

Details of each session (the **WHO**, **WHAT**, **WHERE**, **WHEN**, and **WHY**) will vary for each facilitator. For a seamless delivery, work together with your host and Schwabbie volunteer partner(s) to make sure you've confirmed the following details. If you have any questions prior to your event, please email SchwabCommunityServices@Schwab.com.

<input type="checkbox"/> Confirm Attendees (Ages/Grades of Teens)	<input type="checkbox"/> Confirm Participant Audio, Microphone and Chat Capability with Host (if Teens Will Be in a Computer Lab or Similar Space, Confirm Availability of Headphones)
<input type="checkbox"/> Confirm Interest/Experience Level of Teens	<input type="checkbox"/> Confirm Availability of Breakout Rooms
<input type="checkbox"/> Confirm Role of Host; Exchange Contact Information with Host	<input type="checkbox"/> Confirm Internet Access

<input type="checkbox"/> Confirm if Teens Are Attending in Person, Virtually, or Both and if They Are in a Common Room or Dispersed	<input type="checkbox"/> Brainstorm Personal Examples or Relevant Current Events to Share with Teens
<input type="checkbox"/> Confirm Preferred Presenting Platform (Zoom, Teams, etc.); Ensure Invitation is Created and Sent	<input type="checkbox"/> Conduct “Tech Check” With Your Host and Schwab Volunteer Partner Prior to Session
<input type="checkbox"/> Confirm Who Will Manage the Presenting Platform, Presentation Slides and Video(s) (You or Host)	<input type="checkbox"/> Review Facilitator Guide and Video Script(s)
<input type="checkbox"/> Confirm with Host How Teens Will Receive Materials (Printed Copies or by Email)	<input type="checkbox"/> Log in to Platform 10-15 Minutes Before Session
<input type="checkbox"/> Confirm Role of Each Volunteer, Including Who Will Manage the Chat	<input type="checkbox"/> Remember to Have Your Cell Phone Handy to Help Track Time

VOLUNTEER GUIDANCE—ENGAGING YOUR TEEN AUDIENCE

This Guide includes a script for your session and ideas for introductions. For more comprehensive information on working with students of different backgrounds and abilities, and group facilitation techniques, refer back to your Employee Training Modules.

- **Personalize the Session:** Personalize the session by including real-life examples and stories. Try to make examples relatable to the teens; for example, speaking about retirement or goals 20 years from now may not resonate as much as saving \$100 a week from a summer job. It may be hard for teens to conceptualize past a few years in the future.
- **Don’t Move Too Quickly:** Leave teens enough time to properly think through questions by taking pauses and stopping the video where necessary. Take breaks and allow for questions to ensure teens are following along with the session. And remember, silence in the group doesn’t necessarily signal disengagement—participants may be processing the information/concepts they’re hearing about.
- **Gauge the Personality of the Group:** For example, if the group is energetic, calling on people may be appropriate and an efficient way to encourage participation, but if the group is shy this may seem intimidating. Consider having the teens briefly practice using chat reactions such as raising hands to encourage engagement during the session.
- **Engage the Host:** Allow the host to assist, as they may know methods for engaging their groups.
- **Meet Teens Where They Are:** Remember, teens aren’t used to talking about financial concepts the way you and your colleagues, or even other adults might be. Use basic language and avoid complex financial, educational and/or Schwab-specific terminology that may confuse participants. Also be sure to present financial services and concepts objectively—do not “sell” Schwab to teens.
- **Use Proper Pronouns:** To personalize the experience and avoid accidentally offending someone by assuming gender identity, have the host ask each participant to add their preferred pronouns next to their name. Consider including your pronouns on your nametag as well to show inclusiveness.

Most importantly, remember to smile, use eye contact, and be friendly and conversational throughout the activity. Don’t forget to look into the camera!

SESSION ADAPTATIONS

We all know that technology isn't foolproof; things happen! If challenges arise while facilitating, try not to stress. Be flexible and adapt, as best you can, by continuing to deliver the session. Here are some ideas for addressing potential hiccups:

- **Video Issues:** As noted above, it is best to have the video(s) available in a few formats. While the video(s) will be embedded in the presentation, also download them to your computer before the event and send them to the host ahead of time. If the video(s) do not play on the device you're delivering the program on, have the host try to play the video(s). Prepare for the worst by coming with the session's video script(s) (Section VI of this Guide) so you can summarize the concepts if needed. Don't spend too much time fussing with the video(s); if they don't work, read the script(s) and move on to the next activity.
- **No Breakout Group Availability:** If breakout groups are not available on your virtual platform, do the activities together as one big group, encouraging participation from everyone. Or, get creative! Choose a way to "split" the group into teams without breakout rooms. For example, "if your birthday is between January-March, you're team A. What would everyone on team A choose for this question?"

SHARE YOUR EXPERIENCE

We are proud of our Schwab volunteers for empowering the next generation with financial literacy skills through Moneywise America. As we continuously enhance this program, we want to hear from you about your volunteer experience. Following your session, please consider doing the following:

- Share your volunteer feedback by visiting *Jumpword*: Moneywise America and navigating to the Quicklinks section
- Join the conversation on the Moneywise America Teams channel
- Post on social media (*Jumpword*: Schwab4Good)

V: FACILITATOR SCRIPT



Identity Protection: Your guide to teaching how to protect your personal information.

Session Overview

The purpose of this session is to show how online habits and behaviors are connected to the security and safety of your personal identity. Participants will learn why it is essential to protect personal information, and how a compromised identity can cause difficulties down the road when trying to reach personal goals. With this knowledge, they will develop a set of personal guidelines to protect their identity and know the problem-solving steps of how to deal with a compromised identity.

This session includes two videos, the first of which finds our teen characters Maya and Cameron warning Eddie about giving away too much personal information as he records a video for social media. While Eddie doesn't know about the perils of identity theft, Maya explains the negative impact a stolen identity has had on her family member.

The second video elaborates on the long-term impact that a stolen identity can have and the ways it can interfere with reaching goals. Participants will also be presented with a variety of ways to protect their identity.

Take Away:

As a result of taking this session, participants should understand the significance of their personal identity: how it is used and how to protect it. They will also recognize the implications of a compromised or stolen identity and who to contact if faced with this circumstance.

Session Outline: Virtual Delivery



Notes to the Facilitator:

- *Remember this is a guide, personalize your talking points so it doesn't feel like you're just reading to the participants.*
- *Be relatable! You're talking to teens so try not to use too much "industry" language.*
- *Remember not to push Schwab on the participants when talking about financial institutions or brokerage firms. Always say "through Schwab or similar companies, you can do XYZ."*
- *If you're meeting with the same group of teens multiple times, you can skip the "Collaborate" section after your first session.*

Welcome

- Welcome: Thumbs Up or Down Exercise 5 minutes
- Collaborate 2 minutes
- Pre-Session Self-Reflection 4 minutes
- Objectives 2 minutes

Engage

- Identity Protection: Video 1 3 minutes
- Discuss 3 minutes

Explore

- Identity Protection: Video 2 10 minutes
- Discuss 3 minutes
- Practice: Safe Identity Case Study Worksheet 10 minutes
- Practice: Protect Eddie's Identity Worksheet 10 minutes

Wrap-Up

- Discuss: Overall Session 3 minutes
- Post-Session Self-Reflection & Evaluation 4 minutes
- Close 1 minute

Total:
60 minutes

Materials Needed

Facilitator

- **Presentation slides** (PPT)
- **Facilitator Guide** (PDF); printed copy of this document, includes:
 - Video Scripts 1&2
- **Videos 1&2** (these are embedded in the presentation slides, but you may want to download as back-up)

For Participants

- **Teen Guide** (PDF), includes:
 - Pre/Post Session Self-Reflection Form
 - Safe Identity Case Study Worksheet
 - Protect Eddie's Identity Worksheet
 - What to Do After Identity Theft Handout
 - Session Evaluation Survey



WELCOME

Notes to the Facilitator:

"Thumbs Up or Down" is a cooperative learning strategy that invites participants to express their opinions and take a position while incorporating movement and discussion. Participants are able to express their opinions when presented the following options:

- *Thumbs Up: Agree*
- *Thumbs Down: Disagree*

Each of these statements relate to an action or behavior associated with the possibility of identity theft. To begin, read a statement. Afterwards, give participants a chance to express their position on camera. If time allows, you can call on a volunteer from each position to explain the reason for their selection. This helps the group understand each other's perspectives.



Facilitation: **Welcome**
5 minutes (Slides 2-10)

As participants join the session, greet them by introducing yourself. Take 5 minutes to guide participants through "Thumbs Up or Down." Provide participants the following directions:

- *"Good morning/afternoon. My name is _____. I'm from Charles Schwab and I'm a Moneywise America volunteer. My job is _____ and I'm here today to start the conversation about how to protect your personal information from identity theft so you can reach your personal goals. (ADVANCE TO SLIDE 3) To begin, I'm going to make a statement and depending on your position, use your hand to give me a Thumbs Up if you Agree, or a Thumbs Down if you Disagree." (ADVANCE TO SLIDE 4)*

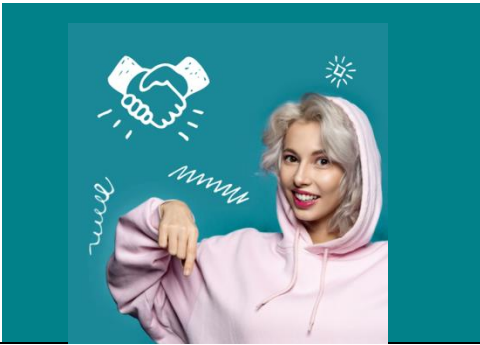
Share the following statements, moving quickly through each statement, and finish with the transition statement.

- *I actively use social media. (SLIDE 4)*
- *I've received online requests from people I don't know. (SLIDE 5)*
- *I've received suspicious emails, messages, or phone calls from people I don't know. (SLIDE 6)*
- *I've shared a username and password with someone. (SLIDE 7)*
- *I use the same password for almost all my accounts. (SLIDE 8)*
- *I've taken an online quiz or game. (SLIDE 9)*
- *I think I could spot a fake email or text message (phishing). (SLIDE 10)*

Transition Statement:

- *"Today we'll talk about how some of these things can affect your ability to protect yourself from identity theft."*

Thank participants and transition to Collaborate, SLIDE 11



Collaborate

Notes to the Facilitator:

Setting norms within a group is essential to establish the expected behaviors of group members. As participants will be working collaboratively and cooperatively with both you and each other, the “4 Ps” are designed to promote the development of mutual respect and a collaborative spirit.



Facilitation: **Collaborate**
2 minutes (Slide 11)

Present participants with the group norms of collaboration, elaborating if needed.

- *“We will be working together as a group, so here are some guidelines that we can follow to help us succeed in our work together. Can I get a volunteer to help me read through the ‘4 Ps’?”*
 1. *Posing questions–If you’re unsure, ask! It’s the best way to learn.*
 2. *Putting ideas on the table–Sharing your ideas helps us all learn.*
 3. *Paying attention to self and others–Being attentive shows respect and encourages curiosity.*
 4. *Presuming positive intentions–Start with the assumption that people mean well–it will make us better listeners and communicators.”*

Thank the participants who volunteered, by name, and transition to the Pre-Session Self-Reflection, SLIDE 12



Pre-Session Self-Reflection

Notes to the Facilitator:

Participants will use the Pre/Post Self-Reflection Form (found in their Teen Guide) twice during the session. Here, they will be asked to respond briefly to a prompt before the lesson begins. Towards the end of the session, they will be asked to respond to the same prompt. This will help reinforce key lessons and how they apply to their lives.



Facilitation: **Pre-Session Self-Reflection**
4 minutes (Slides 12-13)

Have participants access the **Pre/Post Self-Reflection Form** and give directions for completion:

- “Before we get started, I have a question that I’d like you to respond to. Once you access the Pre/Post Self-Reflection Form, please write a sentence or two to respond to this question. Don’t worry about writing a long paragraph, just focus on getting your general thoughts or ideas down in 1 to 2 sentences.
- **(ADVANCE TO SLIDE 13)** *How can you protect your personal information and identity, and why is it important for reaching your goals? Take a moment to think about this question and let me know if you have any questions. Hold on to this form, as we will revisit this same question at the end of today’s learning experience.”*

Transition to Objectives, SLIDE 14



Objectives

Notes to the Facilitator:

Learning objectives help provide a roadmap for the participants and give purpose to the learning.



Facilitation: **Objectives**
2 minutes (Slide 14)

Explain learning objectives to participants:

- “Today during our session, you will be able to:
 - Know the basics of protecting your identity
 - Understand the steps to take (e.g., contact credit bureaus and financial institutions) when misinformation or fraud occurs
 - Recognize the steps you can take to protect your identity.”

Transition to show Identity Protection: Video 1, SLIDE 15



ENGAGE:

Identity Protection: Video 1

Notes to the Facilitator:

Providing participants with a short introduction to the video will help set the stage for how they view the video.

This video begins with Eddie filming a video for social media that includes many personal details that can be used to steal his identity. Maya shares an instance of her uncle's identity being stolen, and Cameron explains how identity theft happens in an effort to warn Eddie.

The premise of this video is to get participants thinking about their actions and behaviors that leave them open to identity theft, and to understand what can happen and how your goals can be derailed when identity theft occurs.

When presenting the discussion questions, keep the following in mind:

- *In the short-term, Maya's uncle went through the hassle of sorting out credit card fraud to clear up his credit.*
- *In the long-term, Maya's uncle did not have good enough credit to obtain a home loan because of the way the fraudulent credit accounts and charges impacted his credit history and score.*



Facilitation: **Engage: Video 1**
6 minutes (Slides 15-17)

Before showing **Identity Protection: Video 1**, prompt participants with the following:

- *"Today we find Eddie creating content for his social media accounts, much to the dismay of Cameron and Maya. While Eddie thinks his videos will be entertaining and engaging, he gets some information to the contrary that will have him thinking twice about what information he gives out online. Let's take a look."*

(ADVANCE TO SLIDE 16, play Identity Protection: Video 1)

After the video plays, **ADVANCE TO SLIDE 17**. Ask the participants the following questions, calling on one or two participants for answers:

- *"How did Maya's uncle having his identity stolen impact his ability to reach his goals?"*
- *"Do you know anyone who has had their identity stolen? If so, what happened and what did they do about it?"*

Transition to Identity Protection: Video 2, SLIDE 18



EXPLORE: *Identity Protection: Video 2*

Notes to the Facilitator:

The informational video is designed to elaborate on how to protect your identity, especially as a young person with a short credit history. This will include the following elements:

- *Examples of identity theft*
- *Ways to protect your identity*
- *Ways to protect your Social Security number*
- *What to do when your identity has been compromised*

After the video, give participants the opportunity to ask any questions they may have about the concepts that were presented. Although it can be uncomfortable, make sure to give the appropriate amount of wait time to participants so they may think of their questions. Then, move on to the next part of the session.



Facilitation: [Explore: Video 2](#)
13 minutes ([Slides 18 - 20](#))

Introduce the informational video to participants:

- *Let's take a closer look at what it means to have your personal information, or identity, stolen and some of the ways you can protect yourself to lessen this risk."*

(ADVANCE TO SLIDE 19, play Identity Protection: Video 2)

After showing the video, solicit questions from participants and provide clarifying answers to check for understanding. **(ADVANCE TO SLIDE 20)**

Transition to Practice, SLIDE 21



Practice: Safe Identity Case Study

Notes to the Facilitator:

This activity is intended for participants to analyze the three case studies and determine if they are protecting their identities. The risk associated with each case study is:

Robert's Case – Unsafe

- *Having a public account increases the likelihood that someone can access your accounts and personal information.*
- *Geotagging and disclosing locations tells people where you are, where you live, or when you are not home, which can endanger your personal safety.*

Steph's Case – Unsafe

- *Using public Wifi to check bank accounts is a dangerous practice. It leaves you open to getting your accounts, sign-on credentials, and personal information hacked and/or stolen.*
- *Using the same login information for multiple accounts increases the risk for hackers to access other accounts.*

Annie's Case – Safe

- *Email phishing scams can be indistinguishable from the companies they are imitating. Being aware of potential scams and contacting companies through their established channels can help protect you from attempts to steal information.*



Facilitation: **Practice: Safe Identity Case Study**
10 minutes (Slide 21)

Have participants access the **Safe Identity Case Study Worksheet** from the Teen Guide and introduce the activity. Have participants analyze the three case studies and then record their answers to the question at the end of each.

- *"You're going to look at three different case studies and read about different aspects of their lives. Your task is to determine if they are doing what they can in the course of their everyday lives to keep their identities safe."*

(Give participants 5-8 minutes to review the case studies and answer the question for each individual.)

Review participants' answers for each case study:

- *"Now we are going to review if you think Robert, Steph, and Annie are keeping their identities safe."*

(Take volunteers to respond to each case study and provide additional clarifying information if not discussed.)

- *"Is Robert protecting his identity? How do you know?"*
- *"Is Steph protecting their identity? How do you know?"*
- *"Is Annie protecting her identity? How do you know?"*

Transition to Create, SLIDE 22



Practice: Protecting Eddie's Identity

Notes to the Facilitator:

Participants will be creating a text message response to Eddie giving him suggestions on how and why to change some of his current behaviors surrounding his personal information. Some of the suggestions they can include in their texts are:

1. *Make his account private to restrict unwanted access OR create a totally public account that doesn't reveal any personal information.*
2. *Decrease the amount of personal information released, even to friends.*
3. *Look through new friend requests and be selective about accepting new friends.*
4. *Try not to download games or pop-ups that appear online.*
5. *Try not to announce publicly every time you start or join a game or where you livestream from.*



Facilitation: **Practice: Protecting Eddie's Identity**
10 minutes (Slide 22-23)

Have participants access the **Protecting Eddie's Identity Worksheet** from the Teen Guide and introduce the exercise.

- “We are now going back to Eddie and reading a bit more about what goes on in his life and how that relates to his ability to keep his identity safe from risk. After we read the profile together, you will give Eddie some suggestions (in the form of a text message) for some changes he can make to better protect himself.”

(Read Eddie's profile together and answer any questions participants may have. Provide 6-8 minutes of work time, answering questions as needed.) **ADVANCE TO SLIDE 23**

Dedicate a few minutes to ask for volunteers to share their text responses.

- “We have time to hear a couple of your text messages. Can I get a couple of volunteers to read the “messages” they sent to Eddie?”

Transition by calling the group to attention for the Wrap-Up, SLIDE 24



WRAP-UP: Discuss: Overall Session

Notes to the Facilitator:

These questions are designed to be reflective of the overall session and review the main concepts and skills presented. While there are responses that are generally stronger than others, it is important to validate the participants by using neutral language to avoid value judgements that may impact participants.

Use the answer suggestions below if needed:

- *By keeping personal information safe and being careful of what you share online. This includes having private social media accounts, not sharing passwords or geotagging locations. Also, do not share your Social Security number with others.*
- *Your young age and lack of credit history makes you vulnerable to identity theft. The more personal information you share on social media, the easier it is for hackers or scammers to take advantage.*
- *It can be a long process to clean up your credit history. You may have to pay higher fees or interest rates on future loans or when using credit.*



Facilitation: **Discuss: Overall Session**
3 minutes (Slide 24-25)

Advance from SLIDE 24 to SLIDE 25. After participants have completed their **Protecting Eddie's Identity Worksheet** come back together as a whole group to discuss and reflect. Ask participants the following questions:

- *"We've done some good work together today. Before we finish up, I have a couple of last questions for you related to the session overall:*
 - *How can Eddie and others protect their identity?*
 - *How does your social media use put you at risk for having your identity stolen?*
 - *How can having your identity stolen impact you financially?"*

Then, direct participants to the **What To Do After Identity Theft Handout** in the Teen Guide, letting them know that it is available as a takeaway and explains what to do if their identity or information is ever stolen.

Transition to the Post-Session Self-Reflection & Evaluation, SLIDE 26



Post-Session Self-Reflection & Evaluation

Notes to the Facilitator:

Participants will complete the rest of the Pre/Post Self-Reflection Form by answering the same question posed in the beginning of the session. If participants ask why they are answering the same question, prompt them by asking if there are any new understandings or perspectives they could add to their original response.

After completing the Self-Reflection, participants should follow the link on the slide to complete a brief session evaluation.



Facilitation: **Post Session Self-Reflection & Evaluation**

4 minutes (Slide 26)

Have participants access their **Pre/Post Self Reflection Form**.

- “Before we end our time together, I want you to go back to the very first question you asked yourself: **How can you protect your personal information and identity, and why is it important for reaching your goals?** Take a moment to think about how you would respond to this question with the information and activities from this session. You can write a sentence or two to respond to this question.
- When you are finished, please go to evaluation link provided to complete a very brief survey on your experience with this session.”

Transition to Close, SLIDE 27



Close

Notes to the Facilitator:

This part of the session provides closure to participants' learning experience. It gives a last opportunity to connect the participants to the content through a personal reason or anecdote from the facilitator related to the importance of protecting your identity and how a compromised identity can impact reaching your personal goals. This example will help participants understand the practical application of the session.



Facilitation: **Close**
1 minute (Slide 27)

Thank participants for their time, attention, and engagement.

Single Session Closing:

- *“Before we end, I want to thank you for your time today. Being here to talk with you about why you should protect your identity is important to me because... [offer a personal reason here, e.g., ‘I wish I’d had this information when I was your age,’ or ‘identity theft has really hurt some of my family members’ or ‘I hope you can avoid some of the pitfalls I’ve had.’]”*
- *I appreciated the way we worked together to understand the behaviors that put your identity at risk and identify specific actions to keep your identity safe. So once again, thank you.”*

Alternate Closing, if coming back for additional sessions:

- *“Before we end, I want to thank you for your time today. Being here to talk with you about why you should protect your identity is important to me because ... [offer a personal reason here, e.g., ‘I wish I’d had this information when I was your age,’ or ‘identity theft has really hurt some of my family members,’ or ‘I hope you can avoid some of the pitfalls I’ve had.’]”*
- *I appreciated the way we worked together to understand the behaviors that put your identity at risk and identify specific actions to keep your identity safe. I look forward to seeing you again to continue adding to your financial literacy journey. So once again, thank you.”*

VI: VIDEO SCRIPTS (1&2)

Identity Protection: Video 1 Talking Points

- This video starts with Eddie filming a video (including where he lives, his age, when he was born, his best friend's name and his dog's name) about himself to post on social media. While he's filming, his friends Cameron and Maya approach and warn Eddie that he shouldn't post that video because of identity theft.
- Eddie follows up by asking, what's identity theft?
- Cameron explains that identity theft is when someone uses another person's identity without their permission, to do something bad. For example, someone could guess Eddie's social media password from the video he was filming (if he posted it) and use the password to hack his account.
- Maya chimes in that identity theft can get a lot worse than hacking a social media account. For instance, her uncle had his identity stolen a few years ago and the hacker got his social security number, which is your identification number from the government.
 - Most people get their social security numbers when they're born, and it gets used for a lot of purposes, so it is an important number to keep protected.
- Maya continues, explaining that the person who stole her uncle's identity opened up new credit card accounts and purchased all sorts of stuff. The person spent thousands of dollars before her uncle knew anything, and they applied for a loan in his name. It really messed up his life in the short and long term. It took him years to sort out with the companies that produce the credit reports and he had trouble getting a mortgage and couldn't buy a house - all because of somebody else's actions.
- Maya notes that identity theft is no joke, and Cameron doubles down - telling Eddie he really needs to protect his personal information on social media. He (and everyone else) also needs to protect his information everywhere - over the phone, in his wallet, email, on websites and even in his trashcan.
- The video closes with Eddie saying he understands, but posing the question: how can you protect your identity, and why is it important for reaching your goals?

Identity Protection: Video 2 Talking Points

- Video 2 opens with a conversation around the importance of protecting your personal information from others. Your personal information is used to create all types of accounts. Whether it's social media, an account to set up a cell phone or a bank account, each requires your personal information to access and maintain the account. If another person is able to access this information, which can include your birthdate, address, phone number, email address, social security number and/or common passwords used, you could be susceptible to identity theft.
- Identity theft is a crime that occurs when someone steals another person's personal information and uses it for their personal gain. Even at a young age, having your identity stolen can have a big impact on reaching your goals. In fact, many identity theft victims are young – it can be easier to get teens' personal information because they share a lot on social media and rarely check their credit histories.
- If this happens to you, it can have a lasting effect on your credit history and credit score, which can influence your financial future.
- The video provides the following examples of identity theft:
 1. Someone uses your name and pictures to create a fake social media account. You have no control over what this person posts using your name until you can recover the account or get it shut down.
 2. A person uses your personal information to open a credit card or take out a loan in your name. Again, until you are aware of it, this person will be spending money, potentially ruining your credit history, and making you responsible for charges you didn't make until you can prove you were a victim of fraud.
 3. Someone accesses your account to steal money or take advantage of benefits you should be receiving.
- You may notice these types of fraud by seeing money missing on a bank statement or finding out someone has used your government, health, or workplace benefits, for example. In these cases, you are left to pick up the pieces and repair the damage that has been done to your reputation, your credit history, and your finances.
- The video goes on to acknowledge there are many ways to protect your identity, starting with the ways you manage your online presence. It is important to protect your identity by doing the following:
 1. Monitor social media friend requests – accept requests only from people you know and keep accounts private vs. public.
 2. Turn off geotagging, or do not tag the location of you or your friends on social media.
 3. Do not access personal information on public Wifi. For example, don't check your online banking statement while working on the Wifi at your favorite coffee shop.
 4. Create strong and unique passwords, and don't use the same password for all accounts. The less personal information you have in your passwords, the better. Make them stronger by using a combination of upper and lowercase letters, numbers and symbols.
 5. Be aware of phishing scams (emails asking you to reset your personal information that look like they are from reputable companies like banks and service/subscription providers but are in fact scammers).

6. Avoid clicking on links for prizes and entering personal information when browsing the web. Online sweepstakes can be scammers in disguise.
 7. Avoid taking online quizzes through email, the internet, or social media. Taking quizzes often involves providing personal information to unknown players.
 8. Protect your social security number! Young people are easy targets because they aren't regularly using their social security number or checking their credit history and might not notice when fraud happens.
 - Don't share your social security number with others
 - Don't store your social security number on your phone
 - Don't carry your social security card in your wallet or purse; keep it at home in a secure place
 - Don't give your full social security number to businesses or companies that ask for it – usually the last four digits are enough. The government, a bank or an employer are among the few players that have a legitimate need for the whole number
- If your identity is stolen, there are a few steps you can take as damage control:
 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](https://www.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. You can put a fraud alert on your account, or even freeze it, while fixing the impacted accounts. This also protects you from further fraud by giving you alerts when your credit information is accessed by any company. (If you put a freeze on your credit, remember that you need to unfreeze it before you can apply for any new credit, like opening a new credit card or signing up for a new cell phone plan.)
 - After having your identity and/or personal information stolen, it can take years to untangle and rebuild your credit profile. It can have lasting effects on your future, so keeping your personal information safe starting at a young age is one of the most important foundational steps to reaching your financial goals.
 - The video closes with a few rhetorical questions: would you post a picture of your driver's license on social media? Would you post your name, birthday and address on a billboard in your town/city? Would you keep a list of your usernames and passwords taped to the outside of your laptop? If you answered no to any of these questions, then you know how important it is to keep your personal information safe and secure. By changing some habits and behaviors, you can ensure you are not only protecting yourself now, but also your future self and your future goals.