

FLIP

(Financial Literacy in Practice)



February 2015

IDENTITY THEFT

ACTIVITY 1 – What do thieves want?

There are many documents that thieves could use to steal your identity. Government departments, financial institutions and other organisations will require proof of identity for things like applying for a passport, opening a bank account, getting a driver's licence, etc. There are three categories of evidence of identity. Find at least four examples of different documents for each category.



STUDENT WORKSHEET

CATEGORY A (evidence of the legal existence of name and date of birth)

CATEGORY B (evidence of the use of name in the community)

CATEGORY C (evidence of residential address)

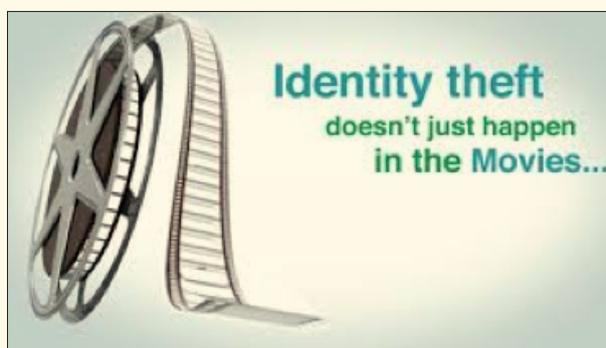
ACTIVITY 2 – A nasty surprise

You're starting work at 11am today, but you leave home early so that you can cross the following jobs off your "to-do list":

- Drop off your dry cleaning
- Pick up your mail from your post office box
- Fit in a quick workout at the gym
- Do some grocery shopping
- Take your passport to the travel agent who will be sending it away to get the required visa for your vacation next month.

The first stop is to drop off your jacket at the dry cleaners. There are no parking spaces outside the shop, so you park in a side street. You only need to take the jacket in with you, so you leave your briefcase/handbag (containing your wallet and other personal items) in the car. There is a queue at the dry cleaner so it's over 10 minutes before you return to your car.

Oh no ... your car has been broken into and EVERYTHING is gone! Your immediate concern might be about any cash or valuables that have been stolen, but you also need to be aware of the potential for **IDENTITY THEFT**.



Make a list of all the valuable items and documents that could have been in your car (and wallet, briefcase and/or handbag) on this day, and describe the information associated with these items that could be used to steal your identity. Some examples have been provided to get you started.

ACTIVITY 2 – A nasty surprise (cont.)

ITEM/DOCUMENT	INFORMATION WHICH COULD BE USED FOR IDENTITY THEFT
	<ul style="list-style-type: none"> • Phone numbers, email and physical addresses, birth dates for your contacts • Sensitive corporate information about your employing organisation • _____ • _____
	<ul style="list-style-type: none"> • _____ • _____ • _____ • _____ • _____ • _____
Driver's licence	
Credit card	

ACTIVITY 2 – A nasty surprise (cont.)

How well did you score?

- 10 items Great job, you're well on the way to becoming identity theft aware.
- 15 items Excellent result, you certainly have a handle on what thieves might be looking for.
- 20 + items Congratulations, an identify thief would find it very difficult to obtain information about you!

Identity theft can also occur when thieves obtain access to sensitive documents kept at home. If the thief did get access to your home as a result of breaking into your car, would you have any documents that could result in identity theft? List some examples of documents which should always be stored securely.



DOCUMENT	INFORMATION ON THESE DOCUMENTS THAT MIGHT RESULT IN IDENTITY THEFT

ACTIVITY 3 – Act quickly

If you suspect that your identity has been stolen, it's VERY IMPORTANT to act quickly. Your indemnity often depends on notifying banks immediately, and the sooner you stop the fraudulent activity the less likely the chance of ongoing problems in the future.

If your identity has been stolen, in what order should these steps be taken?



To answer this question, refer to <http://www.protectfinancialid.org.au/Immediate-steps/default.aspx> and order each step by priority from 1 to 6.

ORDER OF PRIORITY	STEPS TO TAKE
	Contact your local Post Office to check if your mail has been diverted to another address.
	Contact your banks, other financial institutions and card issuer to advise them of the disputed transactions or other concerns you may have. This may involve: <ul style="list-style-type: none"> • Stopping payment of lost or stolen cheques • Changing PINs and/or passwords • Discuss with your bank whether there is a need to close your current accounts and reopen new ones. • Ensure that you advise the banks, financial institutions and card issuers of all accounts that are involved.
	Contact any relevant government agencies or departments, for example Centrelink or the Australian Passport Office.
	Contact the Credit Reporting Agency. Tell them that you believe you have been compromised by identity theft and request a file note to be placed on your file. You may also want to obtain your file to: <ul style="list-style-type: none"> • Check your credit file carefully for unauthorised entries and look for accounts that have been opened in your name, or unauthorised changes to your existing accounts. If you find fraudulent applications or overdue account listings on your report, you will need to contact the companies that have listed them so that they can investigate the matter and have the fraudulent entries removed from your credit history. • Request a further report in a few months' time to ensure that no further fraudulent activity has occurred. If there have been further entries, then carry out the same actions as detailed previously.
	Document (time, date, contact person and telephone number, and advice received) the timing and nature of conversations in reporting the incidents to the various agencies, including the police.
	Report identity theft to your local State or Territory Police – you may be asked to undergo police routines of photographing and fingerprinting to establish that you are not the same person as the one who stole your identity and used it fraudulently.

ACTIVITY 4 – Don't be a victim

Use technology to create an interesting communication product to warn teenagers about identity theft. Depending on the time allocated to this task by your teacher, you could create a tweet linking to a suitable information source, Facebook page, short movie, poster, pamphlet, newsletter, electronic presentation, website page, etc.

The message you create could address:

- What is identity theft?
- What could happen if your identity is stolen?
- How do you avoid being the victim of identity theft?
- What do you do if your identify has been stolen?



You can include some or all of these topics, or even another aspect of identity theft. In addition to undertaking research for this task, it might be helpful to refer to some of the information from the previous activities.