



# 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:**

---

---

---

---

---

---

---

---

**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?

---

---



**STUDENT TIP**

**To help you on your journey, start by researching these websites:**

- [ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html](http://ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html)
- [idtheft.about.com/od/recoveringyouridentity/tp/RecoveringYourIdentity.htm](http://idtheft.about.com/od/recoveringyouridentity/tp/RecoveringYourIdentity.htm)
- [money.cnn.com/2010/10/29/pf/saving/protect\\_your\\_identity/index.htm](http://money.cnn.com/2010/10/29/pf/saving/protect_your_identity/index.htm)
- [justice.gov/criminal/fraud/websites/idtheft.html](http://justice.gov/criminal/fraud/websites/idtheft.html)



# 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 what 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 [ftc.gov](http://ftc.gov) and [OnGuardOnline.gov](http://OnGuardOnline.gov) to help find answers.

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

Check out [ftc.gov](http://ftc.gov) and [privacyrights.org](http://privacyrights.org) for sample letters and enclosures.