

# Talking to Your Parents about Protecting Yourself

Notes:

## Learner Outcomes

Outcome #1: Participants will be able to identify at least one example of personal information they should not share with others.

Outcome #2: Participants will be able to name at least one consequence of sharing personal information.

Outcome #3: Participants will be able to identify at least one way to protect their personal identity.

## Target Audience

Teenagers

## Materials

1. Flip chart and markers or a dry-erase board and dry-erase markers
2. Name tags (downloaded for free from the Bank It website), one for each participant
3. A pen or pencil for each participant
4. Something to track time
5. Evaluation #3-TA-T for each participant
6. Bank It Notes #3-TA-T for each participant
7. Optional: PowerPoint Presentation PDF #3-TA-T
8. Optional: Handout #3-TA-T for each participant

## Timing

1 hour

## Want more background and training tips?

See the free, downloadable Bank It Leader's Guide at [www.bankit.com](http://www.bankit.com).

# Talking to Your Parents about Protecting Yourself

Notes:

## 1. Welcome and Overview (5 minutes)

Arrive early. Highly consider using the optional PowerPoint Presentation PDF and the optional Handout. Both will greatly enhance your sessions. If you're using the PowerPoint Presentation PDF, show the "Welcome to Bank It" slide as participants enter the room. Greet each participant individually and learn their names as they arrive. Have them create a name tag with their first name only.

Give participants a copy of the Bank It Notes #3-TA-T and either a pen or pencil. Have them sit in clusters of about four people. If possible, have them sit at tables. Then welcome the whole group to the session.

*Say: Welcome to Bank It. Bank It delivers real-world financial topics and tools for teens and parents that make it easier to understand, talk about, and manage your money. Bank It was developed by Capital One and Search Institute. I'm glad each one of you is here.*

*Today we will focus on talking to your parents about protecting your identity, and we plan on meeting three goals. One: By the end of this session, you will be able to identify at least one example of personal information you should not share with others. Two: You will be able to name at least one consequence of sharing personal information. Three: You will be able to identify at least one way to protect your personal identity.*

*Feel free to use your Bank It Notes to write what you learn as we go along. At the end of the session, we will take time to complete a short evaluation. (If this session is not the first session you're presenting to this group, consider briefly discussing the optional challenge that you may have given participants at the end of your previous session.)*

## 2. Activity: It's Okay, It's Not Okay (15 minutes)

*Say: Let's begin by identifying personal information that you need to protect. Have participants brainstorm examples, and write what they say on a flip chart.*

After they finish, make sure these items get mentioned: Your birth date. Your address. Social security number. Driver's license. Passwords. Other personal information, such as a birth certificate.

# Talking to Your Parents about Protecting Yourself

Notes:

Say: *Let's do a quick activity about when it's okay and when it's not okay to share certain information.* Explain that participants should either cross their arms over their chest if the situation you name is not okay or show two thumbs up if they think the situation is okay. (Have them practice to make sure they understand the two different signals).

Once participants are ready, say: *You want to play an online game, and the site asks for your date of birth to sign up.* (Give participants the chance to signal their answer. It should be crossing their arms for "not okay.") If you wish, start a discussion.

Otherwise, make other statements one at a time, such as these: *Your best friend wants to borrow your cell phone for a moment to make a phone call.* (Answers: Okay, but keep your friend in your sight. Not okay because a cell phone can have personal information on it.)

*A friend asks you for your social security number.* (Answer: Not okay.) *You're driving a car. A police car pulls you over and asks to see your driver's license.* (Answer: Okay.) *You and your mom go to the bank to open up an account. The bank asks for your social security number.* (Answer: Okay.)

*Someone calls you on the phone and asks for your birth month, day, and year.* (Answer: Not okay.) After you've said a number of statements, debrief the activity.

Ask: *What are some consequences of sharing your personal information with a scam artist?* (Write what participants say on a flip chart. Make sure these points get mentioned: Your identity could be stolen. You could lose money. You could be charged with a crime if someone steals your driver's license and commits a crime.)

### 3. Present: Talking about Protections (15 minutes)

Say: *Making positive money choices also involves protecting our money and ourselves.* Have participants brainstorm ways they'd like to protect their money and identity. Write their ideas on a flip chart.

# Talking to Your Parents about Protecting Yourself

Notes:

Make sure some of these ideas are mentioned: Finding a safe place to keep your money. Finding a safe place to keep your valuables, such as cell phones and MP3 players. Finding a safe way to store your identity information, such as a driver’s license, a social security number, or a PIN for an account.

Then ask: *So what are safe places?* On a flip chart, write what teenagers have to say. Encourage them to think deeper.

Say: *For example, a pocket may be a safe place to carry your money or your MP3 player, but what happens if you leave those items in your pocket and they go through the wash? A purse may be a safe place to keep your cell phone, but what if you put your purse down and it disappears?*

Encourage participants to think through ways to protect themselves at all times: at school, at home, and when they’re out and about. *Talk with your parents about how to protect your identity. Your parents probably have experience with this, and they may have some great ideas on how to protect your identity.*

If you plan to distribute the optional handout, use it at this time.

*The federal government has also created protections for consumers just like us. On a flip chart, write “Truth in Lending Act.” Say: This is a law that protects consumers with credit transactions. It was created to make sure consumers get information about key terms, the lending arrangement, and the costs.*

On another piece of flip-chart paper, write “Truth in Savings Act.” Say: *This is a law that protects consumers with opening savings accounts. Again, just like the Truth in Lending Act, this law makes sure that consumers get information about key terms, information about the savings account, and the costs.*

On another piece of flip-chart paper, write “FDIC.” Say: *This stands for the “Federal Deposit Insurance Corporation.” The FDIC is part of the federal government. It protects money deposited in FDIC-insured institutions. For example, if you go to a bank, look for the FDIC symbol.*

*That means the bank is insured by the FDIC—if you have money in an account at an FDIC-insured bank, the bank could go out of business but your money would be safe. What’s important to know about these three things is this: The federal government has set up systems to protect you.*

# Talking to Your Parents about Protecting Yourself

Notes:

*To protect you with credit. To protect you with savings. To protect your money if you keep it in an FDIC-insured institution.*

*So let's say you keep your cash at home. If it gets stolen, what happens? (Answer: It's gone.) Say: Let's say you keep your cash in an FDIC-insured bank, and the bank goes bankrupt. What happens to your money? (Answer: You'll get it back up to the insured limits.)*

*Say: There are two key messages I want you to take with you: 1. You can protect yourself. 2. The government also is protecting you.*

#### **4. Discuss (10 minutes)**

*Say: Take some time to talk to the people near you. Talk to about two or three people. Take turns. I want you to do two things: 1. Say your first name. 2. Talk about an incident you've heard of when someone had something stolen. What happened?*

*Start with the person who has gotten a letter in the mail most recently. Then have each person take a turn.*

#### **5. Review and Evaluate (10 minutes)**

*Review what was accomplished during this session. Ask: What are examples of personal information you should not share with others? (Answers: Date of birth. Address. Social security number. Driver's license. Passwords. Other personal information, such as a birth certificate.)*

*Ask: What are possible consequences of sharing your personal information? (Answers: Your identity could be stolen. You could lose money. You could be charged with a crime if someone steals your driver's license and commits a crime.)*

*Ask: What are ways to protect our stuff and our identities? (Answers: Find a safe place to keep your money. Find a safe place to keep your valuables, such as cell phones and MP3 players. Find a safe way to store your identity information, such as a driver's license, a social security number, or a PIN for an account.)*

# Talking to Your Parents about Protecting Yourself

Notes:

Ask: *What is the Truth in Lending Act?* (Answer: A federal law that protects consumers in credit transactions.)

Ask: *What is the Truth in Savings Act?* (Answer: A federal law that protects consumers in opening a savings account.)

Ask: *What is the FDIC?* (Answer: The FDIC is part of the federal government. It protects money deposited in FDIC-insured institutions.)

At the end of the review, distribute Evaluation #3-TA-T to each participant. Give participants time to fill out the evaluation. Collect all the evaluations after participants finish so you can find out the measurable outcomes for the session.

## 6. Close (5 minutes)

Say: *We need to protect ourselves. Repeat each statement after me: I can protect my identity. (Wait for participants to repeat.) I can protect my valuable belongings. (Wait for participants to repeat.) Together, our family can help protect each other. (Wait for participants to repeat.)*

Challenge participants to talk to family members about this topic, which is listed under the Talk about It section of their Bank It Notes. End the session and thank everyone for coming.

## Optional Activities

**1. Distribute Handout #3-TA-T: Protect Yourself.** Walk through the handout, which gives ten concrete ways to protect one's identity.

**2. Show the PowerPoint Presentation PDF #3-TA-T.** Use the presentation to accompany the one-hour session.

**3. Give Participants a Challenge.** Encourage participants to use the next week to start a conversation with their parents about how to protect their identity, money, and belongings. (If you wish, follow up during your next session to find out how the challenge went.)

Questions? Looking for more ideas? Visit [www.bankit.com](http://www.bankit.com) for answers and more resources.

# Talking to Your Parents about Protecting Yourself

Notes:

## For More Information

- *National Standards in K–12 Personal Finance Education* (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 6 in the area of Financial Responsibility and Decision Making.
- *National Standards in K–12 Personal Finance Education* (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 4 in the area of Credit and Debt.
- *National Standards in K–12 Personal Finance Education* (Washington, D.C., Jump\$tart Coalition for Personal Financial Literacy, 2007), standard 6 in the area of Saving and Investing.
- Visit the FDIC Web site ([www.fdic.gov](http://www.fdic.gov)) for more information about the Truth in Lending Act, the Truth in Savings Act, FDIC deposit insurance, and specific ways individuals can protect their identity.
- *An Asset Builder's Guide to Youth and Money* by Jolene Roehlkepartain (Minneapolis: Search Institute, 1999).