



Protecting Yourself from Fraud

including Identity Theft

Advanced Level

Fraud

Fraud – an intentional effort to deceive another individual for personal gain

Compromised
health

Common Types of Fraud



Identity theft was the largest consumer fraud complaint reported to the Federal Trade Commission in 2010

Common Types of Fraud




Do you know anyone that has been a victim of fraud?



Time

Solve the Mystery – Act 2



Listen carefully and take notes to help Lucy find the person who stole her identity

Four Suspects...



The inspector has identified
4 suspects in Lucy's case

Colonel Mustard

Searched through
Lucy's outgoing mail

Mrs.

Peacock

Guessed Lucy's
PIN number

Mrs. White

Searched through
Lucy's discarded mail

Professor Plum

Searched Lucy's online
banking website



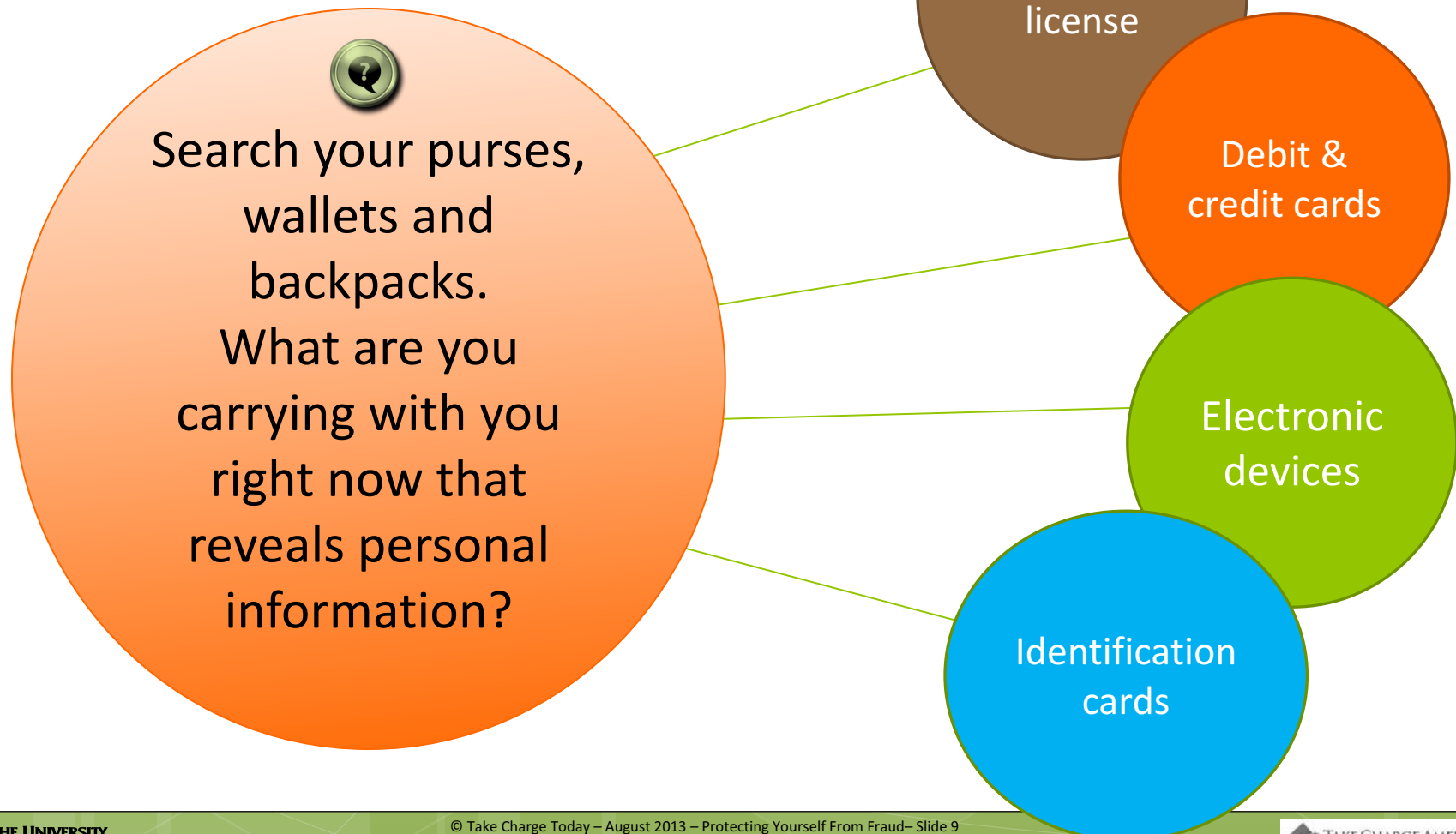
Which type of fraud has been committed against Lucy?

How Does Fraud Occur?



What can a scammer do if they gain access to your information?

Personal Information



How Thieves Access Personal Information



How did the scammer access Lucy's information?

Protecting Yourself From Fraud

Protect Your Personal Information

Be Careful When Using the Internet



Credit and Debit Cards



Use a credit card instead of a debit card for online purchases!



What could
Lucy have done to
minimize her risk?

- Mail her documents from a secure post office location
- Use a PIN number that is not easy to guess
- Shred documents that contain personal information
- Use secure websites and computers
- Use privacy settings on social networking sites
- Never give personal information out via email

Fraud Protection Services

Companies may offer various types of services including:

You are your best advocate!



Closely evaluate services to know what is covered, fees and company reputation

Recognize Fraud Early



Could Lucy have recognized the theft earlier?

If You Are a Victim



The Stop Fraud website will tell you which agency to report to and provide specific tips depending on the type of fraud



What steps should Lucy take?

Most Common Government Protection Agencies

Prevent business practices that are anticompetitive, deceptive or unfair to consumers

Makes markets for consumer financial products and services work for Americans

Protects the public health

Regulates interstate and international communication

Most Common Government Protection Agencies

Protect investors and maintain fair, orderly and efficient financial markets

Enforce tax laws

Protects the United States and its citizens



Solve the Mystery

Answer Questions Correctly to Earn Clues!

Who is Lucy's Scammer? – Act 3



Make Your Guess!

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