Don't Get Got

Spot how identity theft happens, defend against it, and know the recovery steps.

Name: _____ Date: _____

OBJECTIVE

Identify common methods of identity theft, evaluate personal habits that protect against it, sequence the recovery steps for a victim, and recognize common investment scams.

1. Match the method to the scenario

____ 1. Phishing	A. A hacked company exposes millions of customers' stored personal data at once
____ 2. Skimming	B. A fake device on a card reader copies your card's information
____ 3. Dumpster diving	C. An email pretending to be your bank asks you to click a link and log in
____ 4. Data breach	D. A thief goes through your trash looking for statements or pre-approved offers

2. Rate your own habits

- [ ] I shred documents with account numbers or my SSN before tossing them
- [ ] I don't open attachments or click links from unknown senders
- [ ] I never give personal information over the phone unless I made the call
- [ ] I use secure (not public) networks for anything involving money
- [ ] I check my credit report regularly
- [ ] I use different, strong passwords for financial accounts

3. You're a victim: put the steps in order

Number these 1-4 in the order you'd take them.

Order	Step
___	Freeze your credit with the major bureaus
___	Get replacement cards for any compromised accounts
___	Alert your bank, card issuer, and the FTC

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Order	Step
___	Change passwords on affected and related accounts

4. Spot the scam

____ 1. Ponzi scheme

____ 2. Pump and dump

____ 3. Advance-fee scam

A. You're asked to pay a small fee upfront to unlock a much larger prize or payout that never comes

B. Promoters hype a cheap stock to drive the price up, then sell before it crashes

C. Early investors are paid with money from new investors, not real profit, until it collapses

STANDARD NOTE

SSEPF10d: all three scams share one warning sign, a promise of guaranteed, unusually high returns with little or no risk. No legitimate investment can promise that.