Life Skills Additions

Answer keys for HSLS5 (identity-theft recovery) and HSLS6 (filing a consumer complaint).

HSLS5 · What to Actually Do If It Happens to You

FOR TEACHER USE — WHY THIS IS HERE
SSEPF10's existing worksheet stops at the concept level: spotting methods, rating habits, sequencing recovery steps in the abstract. Tennessee's PF 16 asks students to design an actual protection plan and outline actual recovery steps for a victim. This worksheet supplies the real agencies (the three credit bureaus, IdentityTheft.gov, annualcreditreport.com) and the real order of operations that PF 16 calls for.

FOR TEACHER USE — ANSWER KEY
Section 3 ordering: 1) Call the bank to report the card and get it frozen or replaced. 2) Change the debit card PIN and any reused password. 3) Review the last 2 months of statements for other unfamiliar charges. 4) File an official report at IdentityTheft.gov. 5) Set a calendar reminder to check the account monthly for 3 months. The bank call has to come first: everything else depends on the compromised card actually being shut down.

Discuss: accept any reasoned answer. Likely angles: a freeze requires managing PINs and remembering to lift it before applying for real credit (a car loan, an apartment, a new card), which is more friction than an alert most people never have to think about again for a year.

HSLS6 · Where to Actually Complain, and Get Heard

FOR TEACHER USE — WHY THIS IS HERE
SSEPF9's existing worksheet stops at the concept level: matching a consumer-protection law to its purpose. Tennessee's PF 10 asks students to investigate the availability and reliability of actual agencies and resources. This worksheet supplies the real agency-to-problem mapping and a practice complaint to walk through.

Life Skills Additions

Answer keys for HSLS5 (identity-theft recovery) and HSLS6 (filing a consumer complaint).

FOR TEACHER USE — ANSWER KEY

a) The Better Business Bureau or the state Attorney General's consumer-protection office fits best, since this is a local business dispute, not a bank, a scam, or identity theft.

b) Receipts/documentation of the $600 payment, a written record of the two weeks of unanswered calls, and a clear statement of what Devon is asking for (a repair that actually works, or a refund).

c) Accept any reasoned answer: a state Attorney General's office (if BBB was tried first), small claims court, or a chargeback through the card or bank used to pay, if payment was made by card.