



# IDENTITY THEFT

***“My bank must stop trying to sell me identity theft protection. You know why I expect you to protect my money? Because you're a BANK.”***

Bill Maher, American comedian

## 1. Identity Theft Discussion

1. What is identity theft?
2. Is identity theft a problem in your country?
3. Have you ever been a victim of identity theft? Or do you know anyone who has?
4. How can someone steal your identity? How can the internet be used for this? What public documents or records could be used?
5. What could someone do if they stole your identity?
6. How can you protect yourself against identity theft?
7. Have you seen any movies or read any books about identity theft?
8. What might indicate that someone has been the victim of identity theft?

## 2. Identity Theft Vocabulary

- **credit card fraud** (noun) – *a crime for financial gain which uses a stolen credit card or the details of another person's credit card without their consent.*
- **to clone / skim (a credit card)** (verb) – *to copy details from a credit card in order to commit credit card fraud.*
- **fake ID** (noun) – *a counterfeit identity card.*
- **phishing** (noun) – *an attempt to trick a person into disclosing personal information using official-looking electronic messages (for example, emails or text messages).*
- **impostor** (noun) – *a person who pretends to be another person.*
- **to impersonate** (verb) – *to pretend to be another person by copying their behaviour or characteristics.*

**Using the vocabulary words above, complete the following sentences (remember to use the correct form of the word, e.g. verb conjugation or plural noun):**

1. Members of an organised crime gang were arrested for **cloning/skimming** credit card details and using them to make extravagant purchases.
2. Anna Delvey was not a wealthy German heiress, but an **impostor** named Anna Sorokin.
3. Banks are reluctant to report **credit card fraud** to the police due to the damage it might cause to their reputation.
4. Guess what?! I've just won the Nigerian lottery! On second thoughts, maybe it was a **phishing** email?
5. Since the 2014 World Cup, James Rodriguez has been accused of **impersonating** a professional footballer.
6. We used to use **fake IDs** to buy alcohol when we were kids.

### **Identity Theft vocabulary comprehension questions**

1. What happens in your country to people who are the victim of credit card fraud?
2. How can you protect against credit card cloning?
3. What are some common reasons people want fake IDs?
4. Have you ever seen a phishing email? What do they usually say?
5. What would an impostor have to do to convince someone they were you?
6. Whom might a criminal impersonate when phoning potential victims to steal their identity?

### 3. Video: What Victims of Identity Theft Should Do

You are going to watch a video by the Bank of America called "What to do if You're a Victim of Identity Theft."

Watch the video here: <https://yourenglishpal.com/blog/esl-conversation-lesson-plan-identity-theft/>

While you watch the video, answer the following questions:

#### Multiple choice

1. What can criminals use to get a job?  
a) credit card details                      b) rental agreements                      **c) social security numbers**
2. What are some criminals doing?  
a) paying victims' taxes                      **b) filing taxes in victims' names**                      c) avoiding taxes
3. How long might it take for someone to realise they were the victim of identity theft?  
a) days    b) weeks    **c) months**
4. Who is best placed to investigate identity theft?  
a) the police    **b) the victim**    c) the banks

#### Sentence completion

5. If you think you have been the victim of identity theft, the first step is to file an initial fraud alert with a credit reporting **agency**.
6. A credit freeze means no organisation can see your credit report without your **permission**.
7. There may be a **small fee** of around \$10 to initiate a credit freeze.
8. Once you have obtained your credit reports, you should identify any **detail** that isn't yours.

#### Short answer

9. Whom does the Federal Trade Commission protect? **Consumers**
10. What should you ask for after you have made a report with the police? **A copy**
11. After you have called a credit reporting agency, what should you keep a written record of? **Each call you make**
12. An extended fraud alert allows you to keep on top of what? **Any new suspicious activity**

## 4. Identity Theft Conversation Questions

1. Why might someone want a fake passport?
2. Why might someone want a new identity?
3. What kind of identity theft might target or affect children?
4. Do you think banks take identity theft seriously?
5. What can the police do to combat identity theft?
6. How can we really be sure that people are who they say they are?
7. Could it be possible to steal another person's identity and live their life?
8. If you could steal another person's identity for a day, whose identity would you steal, and what would you do in those 24 hours?

## 5. Identity Theft Writing Task

Write about your opinion of identity theft. Try to use some of the vocabulary you learned earlier in this lesson. In your answer, you could include some of the following topics:

- The methods used to steal people's identities.
- How criminals use other people's personal information.
- How to protect yourself against identity theft.

### **Alternative exam practice question:**

Identity theft is rapidly becoming one of the most common types of crime around the world. How do criminals use stolen information to commit crime? How can people protect themselves against this type of crime?