

A young man with curly hair is sitting in a wheelchair, smiling and looking towards the camera. He is wearing a light blue button-down shirt and dark blue jeans. He is holding a black tablet or folder in his lap. In the background, three other people are sitting at a long table in a bright, modern classroom or office setting with large windows. The overall atmosphere is positive and professional.

KEY 8 Participant Guide Protecting Your Identity

JIM CASEY YOUTH OPPORTUNITIES INITIATIVE

THE ANNIE E. CASEY FOUNDATION

KEY 8

Protecting Your Identity



“Protecting Your Identity” is the eighth and final key in *Keys to Your Financial Future*, a financial capability curriculum for young people. This key covers what makes up identity, how to identify if your identity has been stolen and steps to take if your identity has been stolen.

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What You're Going to Know or Be Able to Do

By the end of this key, you'll know or be able to do the following:

LIST the identification and critical documents you may need and the reasons you need them.

KNOW where to get identification and critical documents.

EXPLAIN ways to keep critical documents safe.

LIST ways to determine if your identity has been stolen.

DESCRIBE the steps to take if you suspect or know your identity has been stolen.

LIST specific ways to prevent identity theft.

LIST specific strategies to stay safe in a digital environment.





WHAT MAKES UP YOUR IDENTITY?

Some people would say your identity is how you would describe who you are. When it comes to managing your money, your identity is the information that separates you from everyone else. This includes:

- your full, legal name;
- your date of birth;
- your Social Security number;
- your current and previous addresses and phone numbers;
- your driver's license, state identification and U.S. passport number; and
- numbers on immigration documents.

Some would include account numbers, passwords, personal identification numbers (PINs) and security questions used to provide access to account information as part of your identity. Common security questions unique to you may include:

- What was the name of your first pet?
- Where were you born?
- What high school did you attend?

This information and any document that contains some of this information need to be protected to prevent the theft of your identity.

YOUR IDENTITY

Your identity is made up of the things that make you, YOU. What makes up *your* identity?

In the U.S. economy, a person has documents that establish his or her identity. These **identification documents** are proof to the government, a bank or credit union, a college or a business that you are who you say you are. Everyone needs these documents.

While some of these documents are about your identity, some of these documents show you have the right to do certain things:

- A driver's license gives you the right to drive.
- A voter registration card gives you the right to vote.

Having your documents in order as soon as possible will help you in many other ways, too. For example, you'll be able to do the following:

- apply for financial aid for training or college after high school;
- apply to a college or trade school;
- open an account at a bank or credit union;
- use a credit card;
- apply for a loan;
- write a check at a grocery store;
- apply for public benefits;
- get a job; and
- travel outside of the United States.

You need to know what documents are critical to you and where to get them if you don't have them.



KEY RIGHT

Getting Your Official Documents From the Child Welfare Agency

If you are a young person in foster care, the child welfare agency in your state is required to ensure you have your birth certificate, Social Security card, health insurance information, medical records and driver's license or state-issued photo ID.

Check with your caseworker, foster parent or another trusted adult to ensure this happens for you as is required by federal law.



DEALING WITH REQUESTS FOR YOUR SOCIAL SECURITY NUMBER

Have you been asked for your Social Security number when arriving at the doctor's office? At the school to confirm your identity? What should you do?

When in doubt, DON'T give out your Social Security number. Following are situations where the request may be valid:

- employers — reporting wages and taxes;
- financial institutions — reporting interest or earnings for tax purposes;
- governmental agencies — accessing benefits or filing taxes;
- credit reporting agencies — confirming your identity; and
- others with a legally valid business reason to view your credit reports — landlords, utility companies, banks and credit unions (loans).

If someone other than those listed above insists that you provide your Social Security number, ask the following questions:

- Why do you need my Social Security number?
- Will you accept a different form of identification (such as a telephone number, driver's license or passport)?
- How will you use my Social Security number?
- How do you protect my Social Security number and other information from being stolen or misused?
- What will happen if I don't provide my Social Security number?

Source: Financial Industry Regulatory Authority. (2018). *Protect your identity*. Retrieved from www.finra.org/investors/protect-your-identity

Key to Your Financial Future: Your Identification and Critical Documents

Use the following checklist to figure out what documents you need and where to get them.

Document	Why You Need It	Where to Get It (include contact information and notes)	Status
Certified copy of birth certificate	<ul style="list-style-type: none"> • Form of identification • Driver's license • Sports • Some colleges • Military • Marriage • Passport • Replacement Social Security card 	<p>You can order your birth certificate from the office of vital records in the state where you were born. For a state-by-state list, visit www.cdc.gov/nchs/w2w/index.htm.</p> <p>If you do not know what state you were born in, ask a family member or your caseworker.</p> <p>If you were born outside of the United States to U.S. citizens, you will need to contact the U.S. Department of State for the Consular Report of Birth Abroad (CRBA). For more information on this, visit https://travel.state.gov/content/travel/en/international-travel/while-abroad/birth-abroad/replace-amend-CRBA.html.</p> <p>If you were born in another country to non-U.S. citizens, check with the embassy of the country in which you were born about getting birth records.</p>	Have it Need it Ordered it
State picture identification card OR driver's license	<ul style="list-style-type: none"> • Travel by airplane • Get into "R" rated movies • Enter nightclubs • Purchase medication • Any situation in which you need to prove your identity and age • Driver's license allows you to drive, too 	<p>You can get a state-issued identification card or your driver's license from the Department of Motor Vehicles. This may be called something different, like the Department of Public Safety, in your state. There are additional requirements for getting a driver's license.</p> <p>Find your state department of motor vehicles at www.usa.gov/motor-vehicle-services.</p>	Have it Need it Ordered it
Green card or immigration documents (if applicable)	<p>A green card provides documentation of official immigration status in the United States, which may be essential to do the following:</p> <ul style="list-style-type: none"> • get a job; • apply for trade school or college; • open a bank account; and • access public benefits <p>It's also essential if you want to naturalize as a U.S. citizen.</p>	<p>To apply for or get a replacement permanent resident card commonly called a green card, visit U.S. Citizenship and Immigration Services at www.usa.gov/green-cards.</p> <p>To get other immigration documents, you may need to visit the embassy or consulate office from the country in which you are a citizen.</p>	Have it Need it Ordered it

Document	Why You Need It	Where to Get It (include contact information and notes)	Status
Social Security card	<ul style="list-style-type: none"> Form of identification Get a job Pay taxes Collect Social Security or other benefits 	<p>To get a replacement or new Social Security card or number, visit the Social Security Administration at http://www.ssa.gov/ssnumber.</p> <p>You will need your Social Security number more often than you will need your actual Social Security card.</p>	<p>Have it</p> <p>Need it</p> <p>Ordered it</p>
U.S. passport	<ul style="list-style-type: none"> Travel to other countries Another form of identification 	<p>Issued by the U.S. Department of State. Must complete application, show evidence of citizenship (birth certificate) and another official form of identification. Can apply via mail or in person (at a passport acceptance facility like the post office). For more information, visit travel.state.gov/content/travel/en/passports.html.</p>	<p>Have it</p> <p>Need it</p> <p>Ordered it</p>
Medical records	<ul style="list-style-type: none"> Ensure your records are correct Record of lab results, treatment and immunizations Better able to advocate for yourself 	<p>Every medical provider who treats you has records. You may have to request them from each provider.</p> <p>If you are under 18, you may need a guardian or parent to request them.</p> <p>After 18, you must give permission for anyone (including parents or guardians) except the health care provider or insurer to access your records. This is because of a law called HIPAA.</p> <p>Health care providers may charge you for providing a copy of your records.</p> <p>Psychotherapy notes are not part of your medical records.</p>	<p>Have it</p> <p>Need it</p> <p>Ordered it</p>
Immunization records	<ul style="list-style-type: none"> Enter school or college Get some jobs Military or Peace Corps service Travel to some countries 	<p>There is no central place that keeps immunization records. To get your immunization records, try the following:</p> <ul style="list-style-type: none"> Contact the medical office where you got the shots. Ask the family member or guardian who took you to get the shots. Request school records, if you have been out of school only one or two years. <p>If you are unable to get your records, you can have a health care provider run a test called an “antibody titer.” This will show childhood diseases you have developed immunity to. It can also show which immunizations you may have missed.</p>	<p>Have it</p> <p>Need it</p> <p>Ordered it</p>
School transcripts	<ul style="list-style-type: none"> Transfer high schools Apply to trade school or college Apply for some jobs 	<p>School transcripts are available from the school you most recently attended or graduated from. There are two kinds of transcripts: an official transcript and an unofficial transcript. An official transcript has a seal or mark on it, and the school sends it in a sealed envelope.</p>	<p>Have it</p> <p>Need it</p> <p>Ordered it</p>

Document	Why You Need It	Where to Get It (include contact information and notes)	Status
Voter registration card	<ul style="list-style-type: none"> Exercise your right to vote in local, state and federal elections 	Every state except North Dakota requires you to register to vote. To register to vote, visit https://vote.gov .	Have it Need it Ordered it
Other			Have it Need it Ordered it
Other			Have it Need it Ordered it

Your Identification and Critical Documents Scavenger Hunt

Use the previous checklist to find the answers to the following questions. You can also refer to the Key Right: Getting Your Official Documents From the Child Welfare Agency to learn which documents child welfare agencies must provide to you by federal law.

1. What are three reasons you need a state picture identification card or driver's license?

2. Where can you get a new or replacement Social Security card or number?

3. Where do you get your birth certificate?

4. Where can you get your immunization records?

5. How do you know if a school transcript is an "official" transcript?

6. Where do you get your state picture identification card or driver's license?

7. What is the difference between a state picture identification and a driver's license?

8. What are three reasons you need your immunization records?

9. What are three reasons you need your birth certificate?

10. When should you give out your Social Security number?

Once you get these documents, you must have a safe place to put them. Keeping them safe keeps other people from using the information and committing financial fraud or some other kind of crime using your identity.

What are safe places to keep your identification and critical documents?

What can you do if you don't have a safe place?

KEY ACTIVITY

Malaika's Key Documents

Malaika just turned 18. She's getting ready to apply for college. She wants to attend a community college to earn a two-year degree in cyber security. Before graduating from high school, she has been given the opportunity to travel to Costa Rica because of her excellent grades in Spanish. She was given a scholarship for the trip, and she has never traveled outside of the United States before. She has been in foster care since she was 7 years old, and she does not have any of her documents. Her foster family, which she has been living with for three years, does not have these documents either. But, they are willing to help her get them.

What documents does she need? Why does she need each one?

Where should she keep them once she gets them?

IDENTITY THEFT

Identity theft is when someone uses your information without your permission. A person may use your stolen identity to do the following:

- apply for a credit card or loan;
- use an existing credit card and run up charges;
- access and drain your bank account;
- open a bank account;
- open utility accounts;
- apply for public benefits (food stamps/SNAP benefits or housing assistance);
- get a phone and phone/data plan;
- file a tax return and get your refund;
- apply for federal student aid;
- get medical treatment in your name using your insurance;
- create a new identity using your identity to cover up past arrests, conviction and incarceration records; or
- prevent an arrest from being attached to his/her own actual identity.



KEY ACTIVITY

How Your Identity Can Be Stolen

List ways you think your identity can be stolen.

How Your Identity Can Be Stolen

KEY RIGHTS

Opt Out

One way to protect your identity is to reduce the number of prescreened offers mailed to you. You have the right to **opt out**. You can **opt out** of receiving them for five years or **opt out** of receiving them permanently.

To opt out for five years, call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com.

Source: Federal Trade Commission. (2011, March). *Prescreened credit and insurance offers*. Retrieved from www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers

Do Not Call Registry

To eliminate telemarketing calls, you can register your phone numbers with the National Do Not Call Registry at www.donotcall.gov. You will still get calls from charitable organizations, political organizations, debt collectors and surveys.

KEY ACTIVITY

Signs Your Identity May Have Been Stolen

Following is a list of signs your identity may have been stolen. You decide if each one is true or not true.

	True	Not True
1. Small charges on your credit card statement you did not make. (They are checking to see if YOU are checking your statements. If you don't notice the small stuff, they may try to run a larger charge.)		
2. Accounts listed on credit reports that do not belong to you.		
3. You are denied medical care often because there are unpaid medical bills or debt in your name created by the identity thief.		
4. Calls from debt collectors for accounts you do not recognize.		
5. Letter from the IRS saying the wage amount on your Social Security statement does not match the amount you filed on your tax return.		
6. Withdrawals from your bank account you did not make.		
7. Bills or statements you expect in mail or email that don't show up.		
8. You get bills for good or services you didn't purchase.		
9. Inquiries on credit reports for businesses that you do not recognize.		
10. You get notice your information has been involved in a data or security breach.		
11. Denied for an apartment even though you think your credit history is okay.		
12. Applications for credit denied and you think you have a good credit history.		
13. Calls from creditors you do not recognize.		
14. Bills or statements for medical services you did not get.		
15. You get notice from the IRS your tax return has already been filed when you try to file it.		
16. You get a two-factor authentication notice even though you did not sign into an account.		

GETTING HELP

If your identity has been stolen, there are steps you can take. Getting identity theft corrected takes time and commitment from you.



Key to Your Financial Future: Steps to Take When Your Identity Has Been Stolen

Use the following checklist to figure out what documents you need and where to get them.

Check When Complete	Key Step	More Information
	Protect your money	<ul style="list-style-type: none">• Call your bank or credit union if you think:<ul style="list-style-type: none">- someone has used your identity to access money in your account; or- your debit card, debit card number, PIN or checks have been lost or stolen.• Close the account and have it reopened under a new account number. You will also get a new debit card.
	Call companies where you think or know fraud occurred	<ul style="list-style-type: none">• Call other companies where you think fraudulent purchases have been made or accounts opened. Report that your identity has been stolen.• Close or freeze these accounts and change passwords or PINs. They may ask for a copy of your Identity Theft Report (see below).

Check When Complete	Key Step	More Information
	Protect your credit	<p>Order your credit report from each of the three nationwide credit reporting agencies — Equifax, Experian and TransUnion — at annualcreditreport.com.</p> <p>Review your credit reports for errors. If fraud has been committed using your identity, you may see it in your credit reports.</p> <p>Limit access to your credit history. Place one of the following on your credit reports:</p> <ul style="list-style-type: none"> • Fraud alert — If you suspect you have been the victim of identity theft, you can set up an initial fraud alert with Equifax, Experian and TransUnion. This notifies lenders and other businesses that you may have been the victim of identity theft. This requires businesses to verify your identity before extending credit or service. It's free; you only need to set the alert with one credit reporting agency (they will alert the other two) and it stays in place for 90 days. You will also have the right to an additional free credit report. • Extended fraud alert — This is similar to an initial fraud alert except you must create and submit an Identity Theft Report (see below). You will get two free credit reports every 12 months from Equifax, Experian and TransUnion, have your name removed from marketing lists for pre-screened offers of credit and the alert stays in place for seven years. • Credit freeze — No one, including you, can access your credit reports to open new accounts. This is the strongest protection of the three options listed. You will get a PIN to freeze, lift and refreeze your credit when you set up a credit freeze at each of the credit reporting agencies. Each credit reporting agency has its own process: Equifax: www.freeze.equifax.com Experian: www.experian.com/freeze/center.html TransUnion: www.transunion.com/credit-freeze <p>DO NOT LOSE YOUR PIN. If you've lost or forgotten your PIN, use the information on each credit reporting agency's website to get a temporary or replacement PIN.</p>
	Report missing identification documents	<ul style="list-style-type: none"> • If you think your state identification card, driver's license, passport or other form of identification has been lost or stolen, contact the agency that issued the identification. • Report it lost or stolen. Ask for a replacement.

Check When Complete	Key Step	More Information
	File a police report	<p>This may seem extreme, but it's important. It gives your claim of identity theft extra credibility. This is important if other accounts have been opened in your name. But, not all police departments have had proper training on handling identity theft complaints. And, from their perspective, this may be a low priority crime.</p> <p>If you cannot get your police department to complete a report, contact your state attorney general's office for help. Find yours at www.naag.org.</p>
	Complete an identity theft report	<p>Go to http://identitytheft.gov. This is a secure, online database that law enforcement agencies use in their investigations. This will create your Identity Theft Report and Personal Recovery Plan.</p> <p>You will enter:</p> <ul style="list-style-type: none"> • theft details; • your information; • suspect information (if known); • additional information (to describe what happened); and • a personal statement <p>Print this out and send it to businesses that want evidence your identity has been stolen. Sometimes they want a notarized copy. You can have this done at most banks or credit unions.</p>
	Contact caseworker	<p>Your caseworker should help you address and fix the issues that arise from the identity theft. Get help from this person because dealing with identity theft is time consuming.</p>
	Monitor, monitor, monitor	<p>It may not be possible to know all the ways your identity has been used once it's stolen. And, it may be months before your identity is used to commit financial fraud or some other crime. It's most important for you to monitor your accounts, credit reports, mail and incoming phone calls for any signs that your identity has been fraudulently used.</p> <ul style="list-style-type: none"> • Get and review one of your credit reports every four months at annualcreditreport.com (for example, get Experian on New Year's Day, Equifax on Memorial Day and TransUnion on Labor Day). • Review your account statements regularly. Do this using mobile apps or online statements for bank accounts, credit cards and other services. • Set up email or text alerts for all debit or credit card transactions. • Read your mail. If you get statements or bills for products or services you did not apply for or buy, someone may be using your identity. • Practice the steps to prevent identity theft.

While there is no one way to stop identity theft, there are many things you can do to try to prevent it.

KEY ACTIVITY

Nola Has Her Identity Stolen

Nola is 19 years old and looking forward to getting her own apartment. She has been working as an administrative assistant in the public school system since she graduated from high school, so she has a steady income.

She found an affordable apartment in a safe neighborhood with great access to public transportation. But her application was denied. She couldn't figure out why since she had never had a credit card or loan.

She also found out that all the money in her checking account had been drained. She looked through her pile of recent mail and noticed a bill for a credit card she never applied for or used.

What should Nola do immediately?

What should Nola do on an ongoing basis?

KEY ACTIVITY

Ways to Prevent Identity Theft

Put a check next to strategies listed below that you think may help you prevent identity theft.

Shred all documents with personal information before you throw them away.

Review bank and credit card statements for charges that don't belong to you — use mobile app, online or paper statements to do this.

Install firewall and virus detection software on your computer; keep it up to date.

Always give your Social Security number when asked — for example, at the doctor's office.

Don't carry your Social Security card with you.

Make sure you use easy-to-remember PINs like your birthday or last four-digits of your phone number.

Protect your wallet or purse.

Keep all identification and financial documents in a safe — ideally locked — location.

Don't save or store passwords at website log-in screens.

Set up two-factor authentication for mobile phone, email and accounts.

Stay alert at ATMs and point-of-sale terminals (where you swipe your debit or credit card in a store at check out).

Watch out for missing bills or statements.

Protect mobile devices with passwords.

Remove yourself from promotional mailings and calls.

Use strong passwords — at least eight characters, with a mix of capital and small case letters, numbers and symbols. No words that can be found in a dictionary.

Never respond to requests for personal information over email or the phone.

Get your mail promptly; consider getting a post office box.

Freeze your credit.

Update software on your phone or computer.

Don't use public wireless internet connections for financial transactions.





DEALING WITH SECURITY BREACHES

A security breach is when identification or account information from thousands or millions of consumers is stolen at one time.

When a major security breach occurs, it hits the news. When this happens, find out if you were affected. If yes, change all your passwords. Consider two-factor authentication using software (ideally) or SMS text for accessing accounts and email. Consider a credit freeze.

Then, be sure to monitor your accounts and credit going forward. Use the strategies for preventing identity theft.

The data stolen may not be used until months after the security breach — long after the news stops reporting about it.

EMAIL AND TEXT ALERTS AND TWO-FACTOR AUTHENTICATION

You can set up email or text alerts to notify you every time your debit or credit card is used. This way you'll know if someone other than you is using the accounts. This is free and easy to set up.

For accounts you need to sign into — email, mobile phone system to download apps, bank account — you can set up two-factor authentication. You will sign in using your username and password. Then you will get a text or email with a code. You must enter the code to gain access.

This two-step process is another way of keeping identity thieves and fraudsters out of your accounts.

WRAP UP:

Protecting Your Identity

Congratulations on finishing this section of *Keys to Your Financial Future*.

Let's check what you learned:

1. Which of the following are examples of your identification documents?
 - a. State-issued photo identification card
 - b. Green card
 - c. Driver's license
 - d. U.S. passport
 - e. Birth certificate
 - f. All of the above
 - g. None of the above

2. Not having identification documents may keep you from applying for financial aid, opening an account at a bank, applying for public benefits and getting a job.

True False

3. You must give your Social Security number to anyone who asks for it.

True False

4. Identity theft occurs when someone steals your identify information or documents.

True False

5. Following a security breach, you do not need to do anything to protect your identity or accounts. The company where the breach occurred takes care of everything.

True False

6. When your identity is stolen, you can't do anything until someone opens an account in your name or steals your money.

True False

7. Which of the following are ways to help prevent identity theft? (select all that apply)
 - a. Use easy-to-remember PINs like your birthdate
 - b. Get your mail promptly
 - c. Use strong passwords
 - d. Always carry your Social Security card with you
 - e. Shred all documents with personal information before you throw them in the garbage

8. Which of the following is an example of a strong password?
 - a. Password
 - b. 12345678
 - c. lqazxsw2
 - d. Pd7UN#am!

Key Information From This Section

IN THE U.S. ECONOMY, your identity is established through certain documents.

IDENTIFY the documents you need to achieve your goals and function financially and independently. Get those identification and critical documents you need and plan to keep them safe.

IDENTITY THEFT occurs when people steal your identification information — from your identification or critical documents, from your garbage, online or by looking over your shoulder.

KNOW HOW TO SPOT THE SIGNS OF IDENTITY THEFT. Then, take steps to protect your identity and recover from the identity theft.

VISIT [IDENTITYTHEFT.GOV](https://www.identitytheft.gov) TO CREATE AN IDENTITY THEFT REPORT. Use the checklist in this guide to ensure you are protecting your bank accounts, your money and your credit.

EVEN AFTER YOU HAVE COMPLETED ALL THE STEPS TO RECOVER FROM IDENTITY THEFT, you still must monitor your account information, bank statements and credit reports for months and even years. You never know when an identity thief will use your information fraudulently.



ABOUT THE ANNIE E. CASEY FOUNDATION

The Annie E. Casey Foundation is a private philanthropy that creates a brighter future for the nation's children by developing solutions to strengthen families, build paths to economic opportunity and transform struggling communities into safer and healthier places to live, work and grow.

For more information, visit www.aecf.org.

ABOUT THE JIM CASEY YOUTH OPPORTUNITIES INITIATIVE

A unit of the Casey Foundation, the Jim Casey Youth Opportunities Initiative® works to improve outcomes for all young people in the United States ages 14 to 26 who have spent at least one day in foster care after their 14th birthday — a population of nearly 1 million.

Working with 17 sites across the country, the Jim Casey Initiative influences policy and practices to improve outcomes for teenagers and young adults who have experienced foster care as they transition to adulthood.