



Unlocking  
**Success**

Personal Finance

# Classroom Companion

for High School Teachers

## Section 2

# SECURITY

Protecting Yourself with Insurance  
and Online Safety



Pick and choose pages of this workbook that work in your classroom.

Activities, resources, tip sheets, and self-reflection pages are built to complement your curriculum and engage your students in different ways. For the answer key, visit **[vacu.org/unlockingkey](https://vacu.org/unlockingkey)**.

## Interview with a Professional

*Meet with someone in online safety or insurance, and learn more about this area of work.*



Name: \_\_\_\_\_

Department: \_\_\_\_\_ Job Title: \_\_\_\_\_

What are your main job responsibilities?

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What are your qualifications and background?

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What do you enjoy most about your job?

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Why do you choose to work at your company?

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What are your hobbies?

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What advice do you have for us as young adults?

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**Job-Specific Question:** What is the hardest thing about working in your position?

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**My Question:** \_\_\_\_\_

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## Decoding Identity Theft

### What is identity theft?

Identity theft is obtaining personal **identifying information** from someone with the intent to defraud.

See the callout box for a list of what this information can include.

### How is identity theft perpetrated?

- Information is stolen from an individual
- Accounts are opened in the victim's name
- Loans are applied for in the victim's name
- Jobs are obtained in the victim's name

### How do I protect myself from identity theft?

- Protect your personal and financial information: Social Security number, passport, birth certificate, credit cards, ATM/debit cards, checks, and driver's license
- Shred personal information
- Do not give information by phone unless you initiated the call
- Be internet smart
- Check statements carefully and promptly, then report any discrepancies

### Identifying Information

- Name
- Social Security number
- Date of birth
- Driver's license number
- Mother's maiden name
- Credit and debit card numbers
- Bank account numbers
- Passwords
- Personal identification numbers (PINs)

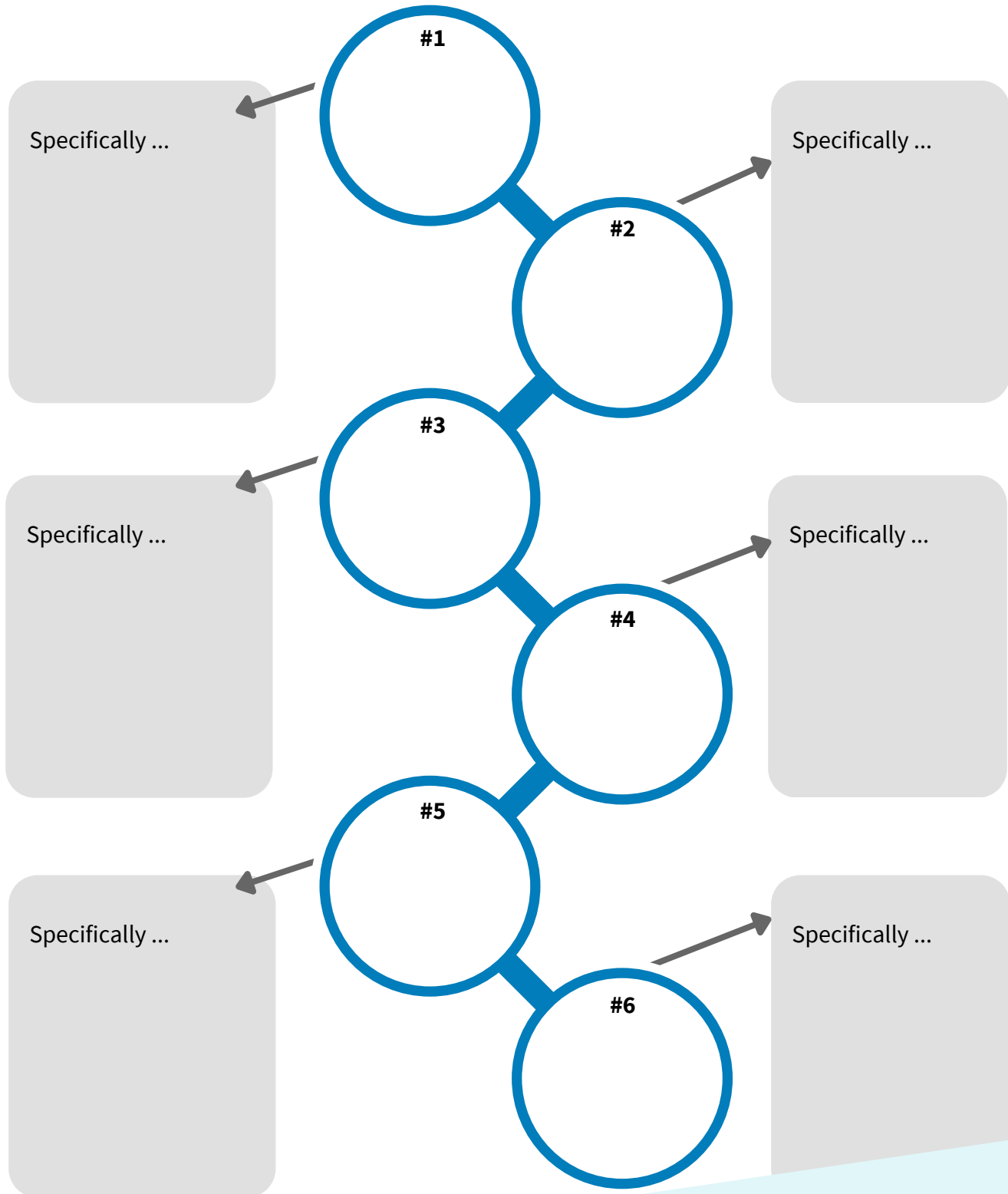


## 6 Ways to Outsmart Scammers: Video

Scan the QR, or click to watch [this video](#). Then, fill in the six ways to outsmart scammers in the circles provided and use the rectangles to provide the specifics outlined in the video as you watch.



WATCH  
RESOURCE



## Seeing Through the Scam: Video

Scan the QR, or click to watch [this video](#). Then, fill in the red flags that will help you see through the scam.



WATCH  
RESOURCE

Scammers are getting better and better at inventing new ways to get our personal information and money. Avoid the tricks and schemes by keeping an eye out for these red flags.

### Red Flag #1

The first is sense of \_\_\_\_\_. Scammers will pressure you to act immediately. They could say you'll miss a prize or you'll miss a payment if you don't act. See through the scam.

### Red Flag #2

Another thing to look out for is \_\_\_\_\_. Unfamiliar contacts, new friend requests, or unknown numbers could be attempts from scammers. Keep in mind that a contact may not be who they say they are. Scammers may pretend to be a government agency or a business you know. If you don't recognize a contact or something seems strange, be on your guard.

### Red Flag #3

Look for \_\_\_\_\_. Have you been contacted by a company you don't have an account with? This should be an immediate tip-off.

### Red Flag #4

Finally, be wary of \_\_\_\_\_. Scammers are bad actors trying to pull at your heartstrings. They'll tell you lies to appeal to your specific situations. Spot a scam? Here's what not to do.

- Don't \_\_\_\_\_. Instead, try hovering over a URL with your mouse to confirm it's going to a real website.
- Never \_\_\_\_\_ someone you don't know \_\_\_\_\_, especially if they're asking for strange payment methods such as gift cards or MoneyGram.
- Never provide \_\_\_\_\_.
- Don't share your birth date, \_\_\_\_\_, or passwords.

Remember, \_\_\_\_\_. If it seems too good to be true, chances are it is. Take necessary precautions and keep everything locked tight. Consider telling a friend or neighbor about the situation. A fresh pair of eyes may shed light on red flags.

## Is Your Password Strong Enough?

*Each website has different requirements for passwords. Some have to be a certain number of characters, and some have to include multiple elements such as uppercase, lowercase, a number and a special character. Oftentimes, passwords can not repeat once changed or include obvious names and numbers. This level of difficulty in creating and remembering passwords can prove to be challenging. Use the guide below to help you come up with a few memorable and strong passwords.*

Write down an adjective (description word): \_\_\_\_\_

Write down a noun (people, place, or thing): \_\_\_\_\_

Write down a verb (action): \_\_\_\_\_

Pick a number: 0 1 2 3 4 5 6 7 8 9

Pick another number: 0 1 2 3 4 5 6 7 8 9

Pick a character: ! @ # \$ % & \* / ? + =

Example: Happydogrunning37!

Now, let's put them together:

\_\_\_\_\_

Adjective

Noun

Verb

Number

Number

Character

Test your password using the QR code here:



CUPS.CS.CMU.EDU/METER

In two to three sentences, what would you suggest to someone who was looking for a new, stronger password?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# I Spy ... Posting Problems

Check out these social media posts. Spot and circle the revealing information.



Natethegreat



So excited to announce that we bought a house in Highgate Park!! #Bigmoves



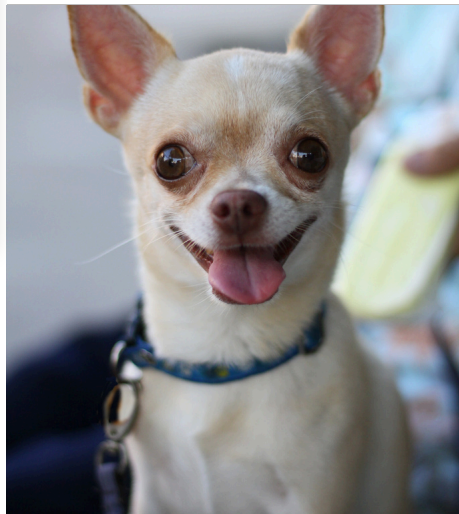
davidtheexplorer



Completely checked out for the holidays and loving my time away! I'll be back in town for the new year.



username



celebrate at the dog park this evening!



Sophiawilliams511



Crystal's first day of 2nd grade picture at the bus stop with new friends! #Dragonsallday



soccerstar2010



Happy Sweet 16, Lucy!!! Enjoy every minute of that new ride! #WatchoutRichmond

# Insurance Lingo

Using the word bank, unscramble the 20 insurance vocabulary words to unlock the secret phrase at the bottom of the page.

SNUREAICN

MALIC

LIYCPO

KIRS

AYIILTLBI

CTREEOGLIIVA

ODETEPIFRNEIB

LISNOIOLC

SMTEURITNSIRDUOON

EUOITTDERRDOUSNMSRI

EEHIPNCEOMVSR

AFNLTUO

XOAUCEPFMKTTOO

IDDUBECLT

MERPMUI

XCESOOLPULIYNCS

NURICTEOEUSQAN

ESSRUINRCAENENTR

EEBFNIACYRI

HUACEALVS




The Secret Phrase

## Word Bank

Cash Value  
Insurance  
Uninsured Motorist  
Policy  
Insurance Quote  
Risk  
Liability  
Coverage Limit  
Benefit Period  
Collision  
Deductible  
Underinsured Motorist  
Comprehensive  
No-Fault  
Out-of-Pocket Max  
Claim  
Premium  
Policy Exclusions  
Beneficiary  
Renters Insurance



## Risk Management Strategies


List examples from your own personal experiences for each of the risk management strategies below.

**Avoid**

**Reduce**

**Accept**

**Share**



Which of the four risk management strategies is used for Insurance?

**Oh no! You have just been in a car accident and it was your fault.** You file a claim and find out the total damage from the accident was \$5,500. Your deductible is \$500, and you have a coverage limit of \$50,000. How much in total will you have to pay out of pocket, and how much will the insurance company pay? Write and explain your answer below.

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## Pros and Cons of AI Debate

## TOPIC

### Should we trust artificial intelligence (AI)?

*Read the scenario below, and think through the pros and cons to AI programming.*

*Then decide which side of the debate you will be on, pro or con?*

A large e-commerce company whose mission is to serve the entire public community is working to expand their marketing efforts. To help expedite the process and save money long term, the company decides to use artificial intelligence (AI) to analyze market data and aid in creating target marketing campaigns. The AI helped at first, but as time went by, employees noticed that the algorithms that used past sales data were inequitable. Even existing customers were putting in complaints that the new marketing campaigns were only favoring high-income populations. This led to conflict in the company's overall public perception and mission.

#### Guiding Questions:

- What was the problem that the company was facing that pushed them toward AI?
- How did the AI application benefit the company?
- How did the AI application not benefit the company?
- Describe how AI works to determine who does and does not get targeted in marketing efforts.
- Are there any potential drawbacks to the algorithm that could lead to inequities and contradiction to the company's objectives?

**PRO****CON**

Circle  
which side  
you are on!

## AI Debate Outline

*Circle which side you are on!*



PRO



CON

Opening statement

### ARGUMENT

Claim:

Evidence:

### REBUTTAL

Claim:

Evidence:

Closing statement

## Pros and Cons of AI Debate

*Circle which side you are on!*



PRO



CON

Did the presenter ...	yes	no
have good posture?		
look at the audience?		
speak loudly and clearly?		

## Activity Rubric

## Pros and Cons of AI Debate

*Circle which side you are on!*



PRO



CON

Did the presenter ...	yes	no
have good posture?		
look at the audience?		
speak loudly and clearly?		