

# Learning English with CBC Radio – Living in Alberta



## Identity Theft

by

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**CBC**

**Government  
of Alberta ■**

## Integration Enhancement

Lesson:	Identity Theft
CLB Level:	6
CLB Skills:	Reading, Writing
Essential Skill(s):	Reading, Writing, Document Use, Computer Use

<b>CLB Outcomes</b>	
Reading:	Learners will demonstrate the ability to use an online reference source. Learners will be able to demonstrate comprehension of a moderately complex text. Learners will be able to identify factual details and some inferred meanings in moderately complex texts containing advice and suggestions.
Writing:	Learners will be able to take notes from a page of written information. Learners will be able to write one or two paragraphs to summarize information.
<b>Language Skills</b>	
Grammar Focus:	Question formulation
Vocabulary:	<i>shredder, expired, unused, criminal, rebate, uppercase letter, guard, pose as, dispose of, complex, networking site, combination, automatic, cautiously, licence plate, target</i>
<b>Culture</b>	
Protecting personal information is a major concern in Canada. It is important to keep personal information safe both in private and public places. Parents need to make sure that they keep their young children's personal information safe.	

Websites:

[http://www.servicealberta.ca/pdf/tipsheets/Identity\\_theft.pdf](http://www.servicealberta.ca/pdf/tipsheets/Identity_theft.pdf)

[www.learnersdictionary.com](http://www.learnersdictionary.com)    [www.thesaurus.com](http://www.thesaurus.com)

## Introduction

Before you read, complete the first two columns of the KWL chart below:

K	W	L
What I <b>know</b> about identity theft.	What I <b>want</b> to know about identity theft.	What I <b>learned</b> about identity theft.

## Pre-reading

### Key Identity Documents

There are several government documents that can be used for identification. A driver's licence is the most widely accepted and trusted photo identification card issued by government. A driver's licence shows that you are allowed to drive. It is also accepted as proof of identification, address, date of birth and residency. A birth certificate is the main document for all people born in Canada to show citizenship. It is required when applying for a driver's licence, passport, social insurance number as well as other provincial or federal programs. Unlike many ID (identity) documents, birth certificates don't have an expiry date. A Social Insurance Number (SIN) is a nine digit number on a plastic card. You need a SIN to receive a number of government services such as Employment Insurance (EI). A permanent resident card shows that the card holder is a permanent resident of Canada. This card is important when re-entering Canada on commercial carriers (i.e. plane, train, boat or bus). The Certificate of Canadian Citizenship proves that the owner is a Canadian citizen. Like all the other identification documents, the certificate is an official document issued by the Government of Canada. It can be used as proof of citizenship status when applying for a job, passport, etc. It also acts as identification, showing the holder's name, date of birth, height and sex, photograph and a signature. A Canadian passport is the only proof of Canadian citizenship and identity accepted in all countries.

*Adapted from the Consumer Tip Sheet [http://www.servicealberta.ca/pdf/tipsheets/Identity\\_theft.pdf](http://www.servicealberta.ca/pdf/tipsheets/Identity_theft.pdf)*

### Food for thought

1. List the identification documents in the reading above.
2. How many identification documents do you have?
3. Can you think of a reason why birth certificates do not expire?
4. What could happen to your information if your identification documents got stolen?

## Main Reading

Title: Identity Theft  
Glossary<sup>1</sup>

1. Identity Theft means the illegal use of someone else's personal identifying information (such as a Social Insurance Number) in order to get money or credit.
2. Fraud means the crime of using dishonest methods to take something valuable from another person.
3. Maiden name means a woman's family name before she is married.
4. A Registry Agent is a service centre that offers services on behalf of the Government of Alberta. Services provided include motor vehicle registration, driver licensing and testing, personal property searches and registrations, land title searches, corporate registry searches, and vital statistics searches (<http://www.servicealberta.ca/1641.cfm>).
5. Hacker means a person who secretly gets access to a computer system in order to get information.

As you read the selection, use *context clues* to help you figure out the meaning of the following words that you will come across: *shredder, expired, unused, criminal, rebate, uppercase letter*.

Reading Strategy Tip: As you read, pay attention to the layout of the text. You will notice that the text is divided into two columns. You need to read the information in the first column then move on to the second column. You will also notice that some information is in a box. This means you need to pay attention to that information. The text is also divided into sections that have headings. As you read, predict what each section is about. Write down your predictions.

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<sup>1</sup> Definitions taken from [www.learnersdictionary.com](http://www.learnersdictionary.com)

## Identity Theft

This selection is part of a longer document taken from *the Consumer Tip Sheet*  
[http://www.servicealberta.ca/pdf/tipsheets/Identity\\_theft.pdf](http://www.servicealberta.ca/pdf/tipsheets/Identity_theft.pdf)

When someone uses personal information such as your name, social insurance number (SIN), credit card number or other identifying information without your knowledge or permission, it is identity theft and it is a crime.

### PROTECT YOUR INFORMATION AND YOUR IDENTITY

Identity theft is one of the fastest growing types of fraud, but there are ways to protect yourself.

**Guard your personal information** To minimize your risk of becoming a victim of identity theft, manage your personal information wisely and cautiously.

- When someone asks for information, especially identification, ask why they need it and what they will use it for.
- Buy a shredder and use it. Shred anything with personal or financial information such as credit card receipts, copies of credit applications, insurance forms, cheques, financial statements and old income tax returns.
- Cut up expired and unused credit cards. The card may have expired, but the number could still be used.
- Carry only the identification and credit card(s) you will need that day. You rarely need to carry your birth certificate, SIN card or passport.
- Don't fill in forms for contests, rebates or draws that ask for more information than you are prepared to give.
- Lock your household mailbox if possible.
- If you are going to be away, arrange for a trusted neighbour to pick up your mail. You can also go to your local post office (with identification) and ask for Canada Post's hold mail service. There will be a charge for this service.
- Use complex passwords on your credit card, financial and other accounts rather than easily available information like your mother's maiden name, your birth date, parts of your phone number or a series of consecutive numbers.
- Don't leave personal information lying around at home, in your vehicle or at work.

**Be Careful** Be careful what identification you provide, especially if it is one of the main identity documents – a birth certificate, driver's licence or social insurance number. These source documents can be used to produce other ID and gain access to more of your personal and financial information

### Social Networking Sites

Criminals target social networking sites and use the information for identity theft. Do not post or provide personal information such as your date of birth, home address, school name and telephone numbers.

- Find out how your employer ensures your personal information remains private, how they store and dispose of it and who can see it.
- Don't give personal information to anyone who phones or e-mails you unless you know who they are. Identity thieves may pose as representatives of financial institutions, Internet service providers or government agencies
- Don't put more than your name and address on your personal cheques.
- Make sure unused vehicle licence plates are not available for anyone else to use. You can return expired or unused Alberta plates to any registry agent.
- Destroy your old vehicle registration certificate when you get your new one.

### **Keep your computer and its contents safe**

Computers make day-to-day life easier, but they also make it easier for anyone, anywhere to steal your personal information. Personal and financial information such as credit card numbers, account numbers and tax information kept on your system could be accessed by an identity thief with the knowledge and tools to get into your computer's hard drive or e-mails

To keep your online information safe:

- Use a password that is a combination of letters (upper and lower case), numbers and symbols and would be difficult to guess.
- Don't use an automatic log-in feature that saves your user name and password. While this may save time when you log in or enter a site, it's a gold mine for a hacker

## **Reading Comprehension**

1. List the main identity documents mentioned in the reading.
2. What do you think identity thieves can do with your personal information?
3. Why is it a good idea for you to make arrangements for your mail when you are away?
4. How can people and companies dispose of personal information?
5. Why is the automatic log-in feature a "gold-mine" for a hacker?

## Vocabulary Development

### A. Context Clues

Use context clues from the reading to guess the meaning of the following words: *shredder*, *expired*, *unused*, *criminal*, *rebate*, *uppercase letter*.

### B. Definition Matching

The words in italics below are taken from the reading. These words are also found on the *list of the first 2000 most commonly used words of English* and on the *Academic Word List*. Match the words to the correct definition and find the part of speech. The first one has been done for you as an example.

*guard*, *pose as*, *dispose of*, *complex*, *networking site*, *combination*, *automatic*, *cautiously*, *licence plate*, *target*

	Word	Part of speech	Definition
1.	Pose as	Phrasal verb	to pretend to be someone or something in order to deceive people
2.			to protect someone or something from danger or attack
3.			to throw something away : to get rid of something
4.			being careful about avoiding danger or risk
5.			to aim an attack at someone or something
6.			not easy to understand or explain : not simple
7.			an act of combining two or more things
8.			happening or done without deliberate thought or effort
9.			a website where people with common interests share information.
10.			a metal plate on a vehicle that shows a series of numbers and letters that are used to identify the vehicle

### C. Synonym Match

Words that have the same meaning are called synonyms. The words below are taken from the reading. Match each word to its synonym by drawing a line that connects the word and the synonym. Use online reference sites such as [www.thesaurus.com](http://www.thesaurus.com) to help you. The first one has been done for you as an example.

Word	Synonym
Minimize	Hardly
Cautiously	Protect
Rarely	Thief
Ensure	Decrease
Criminal	Carefully

### Reading Strategy

How does the information you read relate to you? Do you actively protect yourself against identity theft? Re-read the selection and put a checkmark next to each statement that describes actions or steps you take to protect yourself against identity theft. Complete the table below. Put NA next to statements that do not apply to you.

		Yes ✓	No ☒
1.	I shred anything with personal or financial information such as credit card receipts, copies of credit applications, insurance forms, cheques, financial statements and old income tax returns.		
2.	I cut up expired and unused credit cards.		
3.	I don't put more than my name and address on my personal cheques.		
4.	I don't give personal information to anyone who phones or e-mails me unless I know who they are.		
5.	I always ask my employers how my personal information remains private, how they store and dispose of it and who can see it.		
6.	I do not post or provide personal information such as my date of birth, home address, school name, and telephone numbers on social networking sites such as Facebook.		
7.	My online password is a combination of letters (upper and lower case), numbers and symbols and is difficult to guess.		



## Grammar Focus / Pragmatic Competence

### Exercise 1 – Asking Questions

There are many ways of asking questions in English. The type of question you ask depends on what you want to know or find out. For example: When you want to know the REASON, you ask WHY...?

A: Why do you cut up expired credit cards?

B: I cut up expired credit cards to protect myself against identity theft.

Match the question structures below to the information required. The first one is done for you as an example.

	Response		Question
6	Reason	1.	When
_____	Person	2.	Where
_____	Thing	3.	Do/ Does
_____	Place	4.	What
_____	Time	5.	Who
_____	Yes / No	6.	Why
_____	Yes / No	7.	Is / Are

### Exercise 2 – Survey Questions

Instructions: Use the “question” words in exercise 1 to complete the sentences below. An example is done for you.

What should you do with an old vehicle registration certificate?

1. \_\_\_\_\_ shouldn't you fill in forms for contests, rebates or draws that ask for more information than you are prepared to give?
2. \_\_\_\_\_ can you do to your mailbox to keep mail safe?
3. \_\_\_\_\_ shouldn't you give your personal information to?
4. \_\_\_\_\_ you use a password that is difficult to guess?
5. \_\_\_\_\_ can you go to ask for Canada Post's hold mail service?
6. \_\_\_\_\_ there a charge for Canada Post's hold mail service?

## Reading – Writing Link

Read the entire document that can be found at [http://www.servicealberta.ca/pdf/tipsheets/Identity\\_theft.pdf](http://www.servicealberta.ca/pdf/tipsheets/Identity_theft.pdf). What have you learned about identity theft? Summarize what you have learned.

What I have learned about identity theft

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## Link to Essential Skills

Essential skills are the skills needed for work, learning, and life ([www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)). They are enabling skills that help you perform daily tasks as well as tasks required on the job. In this section of the lesson you will focus on **computer use and document use** to create a poster that gives tips on how people can keep the information in their computers safe from hackers.

Instructions:

Read the complete tip sheet at [http://www.servicealberta.ca/pdf/tipsheets/Identity\\_theft.pdf](http://www.servicealberta.ca/pdf/tipsheets/Identity_theft.pdf). Read the section “**Keep your computer and its contents safe**”

Use the information from this section to complete the poster on the next page that gives tips on protecting personal information on computers. The poster already has pictures on it to help you. Provide a title for the poster. Write down tips for each picture – summarize the tips you read in the article.



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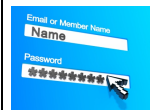
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## Answer Keys

### Reading Comprehension

1. The main identity documents are: a birth certificate, a driver's licence, and a social insurance number.
2. Identity thieves can use your information to buy things or use services that benefit them in your name.
3. Identity thieves will notice mail piling up in the mailbox. They will know that you are not around and they will find it easier to steal your mail.
4. People and companies can dispose of personal information by shredding it.
5. The automatic log-in feature is a "gold-mine" for a hacker because it gives a hacker your log in name and password.

### Vocabulary Development

#### A. Context Clues

Word	Meaning
Shredder	a machine used for cutting something (such as paper) into long, thin pieces
Expired	to end : to no longer be valid after a period of time
Criminal	a person who has committed a crime or who has been proved to be guilty of a crime by a court
Rebate	an amount of money that a business or company pays back to you because you have bought a particular product or service
Upper case letter	having as its typical form A, B, C rather than a, b, c – capital letters
Unused	not being used : not having been used before

#### B. Definition Matching

	Word	Part of speech	Definition
1.	Pose as	Phrasal verb	To pretend to be (someone or something) in order to deceive people
2.	Guard	Verb	To protect (someone or something) from danger or attack
3.	Dispose of	Phrasal verb	To throw (something) away : to get rid of (something)
4.	Cautiously	Adverb	Being careful about avoiding danger or risk
5.	Target	Verb	To aim an attack at someone or something
6.	Complex	Adjective	Not easy to understand or explain : not simple
7.	Combination	Noun	An act of combining two or more things
8.	Automatic	Adjective	Happening or done without deliberate thought or effort
9.	Networking Site	Noun	A website where people with common interests share information.
10.	Licence plate	Noun	A metal plate on a vehicle that shows a series of numbers and letters that are used to identify the vehicle.

### C. Synonym Match

Words that have the same meaning are called synonyms. The words below are taken from the reading. Match each word to its synonym by drawing a line that connects the word and the synonym. Use online reference sites such as [www.thesaurus.com](http://www.thesaurus.com) to help you. The first one has been done for you as an example.

Word	Synonym
Minimize	decrease
Cautiously	carefully
Rarely	hardly
Ensure	protect
Criminal	thief

### Reading Strategy

Answers will vary

### Grammar Focus / Pragmatic Competence

Exercise 1

	Response		Question
6	Reason	1.	When
5	Person	2.	Where
4	Thing	3.	Do/ Does
2	Place	4.	What
1	Time	5.	Who
3	Yes / No	6.	Why
7	Yes / No	7.	Is / Are

Exercise 2

1. Why shouldn't you fill in forms for contests, rebates or draws that ask for more information than you are prepared to give
2. What can you do to your mailbox to keep mail safe?
3. Who shouldn't you give your personal information to?
4. Do you use a password that is difficult to guess?
5. Where can you go to ask for Canada Post's hold mail service?
6. Is there a charge for Canada Post's hold mail service?







### Reading –Writing Link

\*Summaries will vary\*\*

## Link to Essential Skills

Posters may vary

### How to keep your online information safe

	<ul style="list-style-type: none"><li>• Use secure websites.</li></ul>
	<ul style="list-style-type: none"><li>• Use a firewall program to stop hackers from getting information stored on your computer.</li></ul>
	<ul style="list-style-type: none"><li>• Open emails from people you know and trust.</li></ul>
	<ul style="list-style-type: none"><li>• Delete all information from your hard drive before you sell or give away your computer.</li></ul>
	<ul style="list-style-type: none"><li>• Don't use a debit card to shop online. Use a credit card with a low limit.</li></ul>
	<ul style="list-style-type: none"><li>• Create a password that is difficult to guess.</li></ul>