

OAKLAND CUSD #5

**RESOURCE
MANAGEMENT
APRIL 20-24, 2020**

DANIELLE PENDERGAST-WHITE

Week of April 20-24, 2020

Family and Consumer Sciences

Mrs. Pendergast-White

My office hours will be Monday 9-11, Tues 1-3, and Thursday 3-5. I will do my best to check my email multiple times each and every day in order to answer any questions that parents or students have. Please do not ever hesitate to contact me, I understand this is all new and stressful, and I am happy to answer any questions or help in any way possible in order to ease any stress on both parents and students.

Notes: Students may email me any completed work. If email is not an option, please feel free to drop work off at the Oakland School Foyer.

Email: danielle.pendergast-white@oakland5.org

Class	Choice 1	Choice 2	Choice 3 (Enrichment)
Culinary Occ	Read the Herbs & Spices Article & answer the questions on the handout that goes with the article. Email me your completed work or drop it off in the foyer.	Create the recipe for Choice 2 using potatoes and herbs/spices you have at home. You can use one herb/spice, mix some together, or try the recipe with a couple of herbs/spices separately. Create this recipe and complete the evaluation of the dish describing the Aroma, Color, Taste, Texture, and rate this. Take a picture if you can and send it to me with the completed recipe evaluation via Email or drop it off in the foyer! I cannot wait to see this. Also, feel free to create a "Cooking Show" Video while you prepare the dish!	Complete the Herbs & Spice Taste Test Evaluation with Herbs/Spices you have at home for Choice 3. Complete the chart. Refer to the herbs & spices information for Choice 3. Email me your completed work or drop it off in the school foyer.

	<p>for Choice 1, You may email completed work or drop it off in the school foyer. Any questions just let me know.</p>	<p>for two family members. Send a copy of your Fraud Risk Results & in writing, let me know the fraud risk of two family members. Email me your completed work if you can, if not drop it off in the school foyer.</p>	<p>Slides or PowerPoint Presentation with the 3 D's for Identity Theft, and three facts for each D. Interview a family member about what precautions they take to prevent identity theft, put their answers in writing. Send completed work through email if you can, if not you can drop it off in the school foyer.</p>
<p>Child Development</p>	<p>Read pages 260-261 in Textbook. Complete the worksheet for "What is your Temperament?" Write your answers to 1 & 2 in complete sentences. Email me your completed work if you can, or drop it off in the school foyer! Any questions just let me know!</p>	<p>Read through Section 8-2 in textbook. Complete the Milestones in Social Development handout. Email me your finished assignment if you can, otherwise feel free to drop it off in the school foyer! Any questions, just let me know!</p>	<p>Read through pages 260-261 in textbook. Complete Choice 3 Activity about temperament traits. Email me your final product. Any questions just let me know!</p>

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Choice 1

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IdentityHawk
Stop Fraud Before It Starts.

Identity Theft Statistics: What is Your Risk? [Infographic]

Are you at risk of identity theft?

Identity theft happens when someone acquires unauthorized access to your personal information. Victims can experience adverse consequences that range from having money transferred out of checking & savings accounts to having their social security number illegally used. Not only is identity theft a serious crime, but it can require spending hundreds of dollars and countless hours to fix. Therefore, the first step in prevention is education.

This infographic uncovers a variety of identity theft statistics facing Americans.

Statistics include:

- People aged 18-24 are the highest group at risk
- 38% of victims had their debit or credit card number stolen
- 43% of all identity theft is a result of stolen wallets and paperwork
- 1 in 10 U.S. consumers have already experienced identity theft

Don't miss the prevention tips towards the end, to help fight the fastest growing crime in the country.

Click on the image to enlarge and use the embed code below to post to your blog!

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Choice 1

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What is Your Risk?

Identity Theft Statistics

Identity theft happens when someone acquires unauthorized access to your personal information. Victims experience adverse consequences that range from having money transferred out of checking & savings accounts to having their social security number illegally used.

U.S. Statistics

People aged 18 to 24 are at the highest risk for identity theft.



It takes people in this age range 132 days on average to notice fraudulent activity on their accounts

DAY x 132

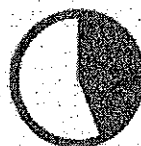
% of ID Theft Victims



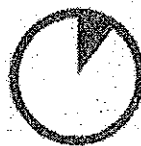
38% had a debit or credit card number stolen



24% had a financial number compromised



43% of all identity theft is a result of stolen wallets & paperwork



11% of all identity theft occurs through the internet



Households with an annual income of

\$70,000

are 2X as likely to experience ID theft



1 in 10



U.S. consumers have already experienced identity theft

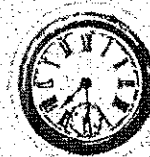
Existing Account Fraud in the U.S.

\$31 Billion

= \$5 Billion



Average Time Spent Repairing Damage



330 Hours per incident

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This info on Part 1

What is Your Risk? Identity Theft Statistics

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% of ID Theft Victims

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24% had a financial number compromised

43% of all identity theft is a result of stolen wallets & paper records

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Households with an annual income of **\$70,000** are 2X as likely to experience ID theft.

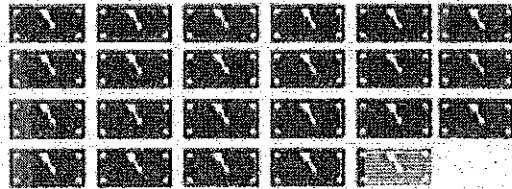
1 in 10 U.S. consumers have already experienced identity theft

Click To Enlarge

Worldwide Amount Businesses Lose Annually to Fraud

\$221 Billion

 = \$10 Billion



Part 2
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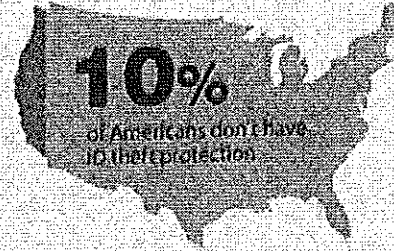
Part 3

Prevention

Prevention Tips:

- * As opposed to signing the backs of your credit cards, you can write "See Photo ID" for personal verification during purchases.
- * Share documents with important numbers.
- * Subscribe to an ID theft monitoring service.
- * Use strong passwords that are impossible for a thief to guess.
- * Don't share account passwords with banks or financial institutions.
- * Cover your PIN number while at the ATM.

- ▶ Early detection of identity theft will lead to better protection of your assets and your name.
- ▶ ID theft insurance can offer an array of tools that help you detect and protect against threats to your personal identity.



SOURCES:
<http://www.spamnet.org/id-theft-statistics.html>
<http://www.spamnet.org/identity-theft-statistics.html>
<http://www.spamnet.org/identity-theft-statistics.html>
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 Ever vigilant.

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Coverage for residents of New York is limited to a \$25,000 maximum. New York residents: view the summary of your benefits.

IdentityHawk® provides you with the tools you need to access and monitor your financial/credit information through the program's credit reporting and monitoring benefits. IdentityHawk® provides only limited credit monitoring services which are accessible to its members via the identityhawk.com website. IdentityHawk® is not accepting new customers. Credit information provided by TransUnion Interactive, Inc.

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Analyzing Infographics: Identity Theft

Use the following infographic titled "What is Your Risk?" at <http://www.identityhawk.com/identity-theft-risk-statistics-infographic> to answer the following questions in complete sentences.

1. Define identity theft and name two consequences of it.
2. What age group is most at risk for identity theft?
3. If identity fraud occurred on June 1st, what date would it be when you discovered it based on the average number of days cited in this infographic?
4. According to the percentage of victims, did more victims have financial numbers compromised or debit/credit card numbers stolen? What was the percent difference between the two?
5. Did more victims lose their identities from stolen wallets and paperwork or from the internet? How much was the difference between the two?

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Choice 1

P-W

6. True or False: Households with an annual income of \$50,000 are twice as likely to experience identity theft. If the answer is false, correct the incorrect information to make the statement true.

7. If the average time spent repairing damage from identity theft is 330 hours per incident, then how many days would that be? Months? Show your work and circle your final answers.

8. How much money do businesses throughout the world lose annually to fraud?

9. Identify the six ways to prevent identity theft.

10. How can Americans protect their personal identities according to this infographic?

11. Who do you think is the target audience for this infographic? Explain.

12. In your opinion is this infographic intended to make you think about an issue, take a stand or change your behavior? Choose one and explain.

My Fraud Risk

	Total Points Earned
13	Total Points Possible
	Percentage

Name _____

Date _____

Class _____

Directions: Which of the following questions apply to you?

Yes	No	N/A	My PIN (personal identification number) is unique (it is not similar to my address, birthdate or other recognizable information).
Yes	No	N/A	I do not carry identification with my Social Security Number on it.
Yes	No	N/A	I never respond to or click on links in emails from individuals or organizations I do not know.
Yes	No	N/A	I have anti-virus and anti-spyware software installed on my computer and updated regularly.
Yes	No	N/A	I do not post personal information (address, birthday, etc.) on my social media sites such as Facebook, Twitter, etc.
Yes	No	N/A	I use privacy settings on my social media accounts.
Yes	No	N/A	I always read contracts closely (including the fine print) and never sign for anything I don't want or don't understand.
Yes	No	N/A	Before throwing them away, I shred documents that include personal information.
Yes	No	N/A	I never respond to requests to update my account information online.
Yes	No	N/A	I review my financial statements (credit statement, depository institution, etc.) at least monthly.
Yes	No	N/A	My security questions for any accounts are things only I would know. They are not questions others could research such as my mother's maiden name or school I attend.
Yes	No	N/A	I use passcode and other security measures on my electronic devices (Smart Phone, Tablet, etc.)
Yes	No	N/A	When selecting a company from which to make an online purchase, I always research their reliability from places like the Better Business Bureau.

Total your responses.

Yes: _____ No: _____ N/A: _____

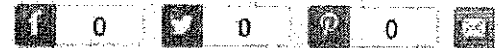
HPW 2011
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Choice 3

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April 20-24

HOME (/) » AMERICA SAVES BLOG (/BLOG) » IDENTITY THEFT IN A DIGITAL AGE: DETER, DETECT, DEFEND.



Identity Theft in a Digital Age: Deter, Detect, Defend.

CREDIT (/TAGS/CREDIT)

IDENTITY THEFT (/TAGS/IDENTITY-THEFT)

IDENTITY FRAUD (/TAGS/IDENTITY-FRAUD)

By Daniel Boylan, Instructor of Finance, Ball State University



Transunion reports (<http://www.transunion.com/personal-credit/identity-theft-and-fraud/identity-theft-facts.page>) that approximately 19 people become victims of identity theft every minute.

Identity theft and identity fraud refer to crimes in which someone wrongfully obtains and uses another person's personal data, typically for economic gain. By obtaining your personal information, namely social security number, date of birth, address, and phone number, identity thieves can gain access to your personal bank accounts and credit cards. In addition to committing crimes in another person's name, an identity thief can also open new bank accounts or credit cards, obtain consumer loans, or get medical services. The technological age and digitization of information has complicated the security of such personal data, but there are ways that you can protect yourself!

The 3 D's: Deter, Detect, and Defend.

Deter. Prevent identity theft from happening in the first place by being aware of your financial picture and following these tips:

- Avoid carrying all of your debit/credit cards and IDs in one place at one time.
- Be aware of your surroundings when using an ATM.

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Choice 3

P-W

- Destroy your copy of rental agreements after you've rented a car. Be sure not to leave them in the glove compartment.
- Store personal information carefully in your home. A lock box or personal safe can store important documents and can have the added benefit of being fireproof.
- Shred whatever documents are not worthy of keeping.
- Review your bank and credit cards statements thoroughly. An identity thief will often complete a small transaction first to test the usability of a card. Catching this early can prevent a much larger transaction from occurring next.
- Review your annual earnings statement (<http://www.irs.gov/Individuals/Employment-related-identity-theft>) provided by Social Security Administration.
- Finally, sign up for the National Do Not Call Registry list.

It's tough to admit, but it is just as important to be cautious about sharing personal information with family members as it is with strangers. Olga McAtee, a colleague of mine at Ball State University, has many examples of identity fraud from her experience in the financial and banking industry. A father, for example, used his son's personal information when trying to apply for an automobile loan. A sister used her younger sister's personal information, along with some identification documents, to withdraw a significant amount of money from a bank account.

Digital prevention is just as important! Here are a few additional tips to deter identity theft on the web:

- Never respond to emails seeking financial information, especially your Social Security ID number.
- Use strong passwords that include numbers and letters (both lower case and capital). An example of a weak password is: "love" while a more secure password would resemble something like "Paris1923b."
- Never give out personal information on an unsecure website – ESPECIALLY on social media (i.e. Facebook and Twitter).

Detect. There can be very obvious signs of identity theft – a creditor calling about a past due bill, a package you didn't order showing up on your front step, a transaction being declined for insufficient funds. However, by defending your identity with the steps above and maintaining an awareness of your financial and digital picture, you can detect a small problem long before a big one can take place. You don't want to find yourself receiving rejection letters for credit on purchases you didn't make or finding withdrawals to your bank account that you can't explain.

Defend. Once you've detected that fraud has taken place, you must defend yourself – and your identity – against any present or potential harm done by a theft. Fraud is fraud and theft is theft, no matter how big or small.

First, contact each of these three credit bureaus online or by phone:

- Equifax.com (<http://www.equifax.com/>) at 888-766-0008
- Experian.com (<http://www.experian.com/>) at 888-397-3742
- TransUnion.com (<http://www.transunion.com/>) at 888-680-7289

Each of these agencies will provide a free credit report annually and will put a "fraud alert" on your account. This alert will not allow credit to be obtained in your name without explicit permission.

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Second, make sure to contact the company where the fraudulent transaction occurred to make them aware of the situation. Many companies have processes for handling identity theft and will work with you – after all, they, too, have been defrauded. And don't be surprised if a police report needs to be filed to remove or erase the fraudulent transaction.

Finally, you may wish to complete an Identity Theft Report (<http://www.consumer.ftc.gov/articles/0277-create-identity-theft-report>) through the Federal Trade Commission. This report gives you some important rights that can help you recover from theft. The report can be completed online or by calling 877-438-4338.

Don't be duped in the digital age. Protect your identity from theft and fraud by following the three D's.

Written by Guest Blogger (</component/contact/contact/2?Itemid=101>)

Category: Blog (/blog)

Published: 14 October 2014

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[Next \(/blog/906-the-fridayfive-psi-fbf-the-vault\)](/blog/906-the-fridayfive-psi-fbf-the-vault)

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- [5 ways to protect yourself from holiday scams \(/blog/1396-5-ways-to-protect-yourself-from-holiday-scams\)](/blog/1396-5-ways-to-protect-yourself-from-holiday-scams)
- [How to Protect Yourself from Tax Scams \(/blog/1424-how-to-protect-yourself-from-tax-scams\)](/blog/1424-how-to-protect-yourself-from-tax-scams)
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