FINANCIAL LITERACY 10.10
PROTECTING PERSONAL INFORMATION & FINANCIAL ASSETS

Choose from the Suggested Resources below for ideas for formative activities to help your students meet the outcome for this module. Suggested Activities are provided for formative and summative assessment options.

OUTCOME

Explain the importance of, and methods for, protecting personal information and financial assets.

INDICATORS

a. Describe ways to secure personal and financial information, including processes for online account verification (e.g., passwords, encryption, personal identification number [PIN]).

b. Determine when personal information (e.g., social insurance number, account information, passport information, personal address/location, credit card information) can be shared safely.

c. Identify various documents such as receipts, bank statements, job applications, resumes and passports which contain sensitive information that others could use fraudulently.

d. Identify how documents containing sensitive information may be stored and protected using various tools and techniques, such as a fireproof safe, shredding documents and a secured electronic folder.

e. Describe the levels of security associated with common payment methods such as cash, debit card, cheque, electronic transfer (e-Transfer), credit card, bank draft, wire transfer and prepaid credit card.

f. Discuss potential risks associated with online payments and contactless payment systems.

g. Investigate different methods people use to illegally collect personal information for profit through fraud (e.g., calls, texts, service provider emails, subscription renewals).

h. Explore types of insurance (e.g., cell phone insurance, vehicle registration, tenant's insurance, life insurance), how insurance can protect assets (e.g., total replacement, pro-rated coverage) and the related costs (e.g., premium, deductible, monthly payments).

i. Research processes to address and rectify issues with compromised personal information and fraud.

SUGGESTED RESOURCES

1. **The Government of Canada's** *Get Cyber Safe* program has several resources to help explore protecting personal information. Students could be assigned a topic and use the resources to teach their peers: **https://www.getcybersafe.gc.ca/en**
   - Recommended: *How to Avoid sharing too Much Information Online:* **https://www.getcybersafe.gc.ca/en/blogs/how-avoid-sharing-too-much-information-online**
2. **My Money Coach** provides advice on *How to Protect Yourself from Identity Theft* when using a credit card: **https://www.mymoneycoach.ca/credit/protecting-credit/how-to-protect-yourself-from-identity-theft**

3. **The Office of the Privacy Commissioner's** resources:
   - *Electronic and Digital Payments and Privacy* (includes links to tips and various types of payments): **https://www.priv.gc.ca/en/privacy-topics/technology/mobile-and-digital-devices/02_05_d_68_dp/**
   - *Protect your personal information*: **https://www.priv.gc.ca/en/privacy-topics/information-and-advice-for-individuals/your-privacy-rights/pi_video/**
   - Tips Article: **https://www.priv.gc.ca/en/privacy-topics/identities/identity-theft/guide_idt/**
   - 10 Tips for Protecting Personal Information: **https://www.priv.gc.ca/en/privacy-topics/information-and-advice-for-individuals/your-privacy-rights/02_05_d_64_tips/**
4. **Khan Academy's** video *What can I do to protect my devices?* (~4 mins): **https://www.khanacademy.org/college-careers-more/internet-safety/xef9bb6e081c9f4ff:online-data-security/xef9bb6e081c9f4ff:introduction-to-keeping-devices-safe/v/what-can-i-do-to-protect-my-devices**
5. **Cautious Consumerism** is a webinar recording with Viewing Guide and chapters on *YouTube* to help find information including scams and fraud, when to give out personal info, etc.: **https://saskmoney.ca/videos/**
6. **Protecting Your Online Identity & Preventing Fraud** is a ~18:30 minute video **https://www.youtube.com/watch?v=NOFg7yyyXJw** A viewing guide will be helpful, or have students list their learning and questions. Pause after each chapter to review students' questions. Also, since this is one person's perspective, explore with students how they know if they should trust this person's advice.
7. **Equifax** outlines *Types of Identity Theft:* **https://www.consumer.equifax.ca/personal/education/identity/articles/-/learn/types-of-identity-theft/**.
8. **CPO** provides information on *How to Avoid or Recover from Identity Theft:* **https://www.ontario.ca/page/how-avoid-or-recover-identity-theft**
9. The **Canadian Anti-Fraud Centre** presents *Protect yourself from scams and fraud:* **https://antifraudcentre-centreantifraude.ca/protect-protegez-eng.htm**
10. The **Government of Canada's** information on:
    - *Protecting your SIN:* **https://www.canada.ca/en/employment-social-development/services/sin/protection.html**
    - *How to Shop Online Safely* is a tool that many can use: **https://www.cyber.gc.ca/en/guidance/how-shop-online-safely-itsap00071**

SUGGESTED ACTIVITIES

1. Students can provide a list of habits they need to change now and positive ones they will adopt in the future. They can use information from the resources provided here, supplemented with their own research. Projects could be written, in a video, or presented as a poster that applies to others.
2. **Download a lesson and resources below this Teacher's Guide on SaskMoney.ca.** Students will do a "Wall Walk" where they analyze documents that contain sensitive information. Questions may include:
   a) What sensitive information might be in this document?
   b) Why should I be careful with this document?
   c) What precautions should I take when keeping, sharing, or disposing of this document?

   Documents can include receipts, resumés, bills (paper and electronic), passports, and cards such as SIN, driver's license, health.
3. Have students create an ad to help their peers avoid identity theft. This could be a 30-second commercial, a poster, a jingle, an audio ad for radio or a podcast, etc. See the *payatTENtion* project outline and resources: **https://saskmoney.ca/payattention/**.

For updated curriculum information, please visit the Government of Saskatchewan curriculum website.