**Partner Talk: Avoiding Identity Theft**

(Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

| Word | Example Sentence | Partner Talk Sentence |
| --- | --- | --- |
| account | I protect my bank account information. |  |
| arrested | The identity thief was arrested. |  |
| arrive | I read my account statements when they arrive. |  |
| avoid | I want to avoid having my identity stolen. |  |
| bill | Do you read your bills before you pay them? |  |
| carefully | I read my account statements carefully. |  |
| charge | An identity thief might charge things to yourcredit card. |  |
| credit card | An identity thief might use your credit card. |  |
| credit history | You need to know what is in your credit history. |  |
| credit report | Read your credit report carefully. |  |
| crime | Identity theft is a serious crime. |  |
| debit card | Do not tell anyone the PIN number for your debit card. |  |
| email | The email asked for personal information. |  |
| expect | I got a bill that I did not expect. |  |
| financialrecords | I keep my financial records in a safe place. |  |
| fix | You need to fix mistakes in your creditreport. |  |
| garbage | An identity thief can get information fromyour garbage. |  |
| guess | Do not use a password that is easy to guess. |  |
| hurt | Identity theft can hurt your credit. |  |
| identification | Try not to use your Social Security numberfor identification. |  |
| identity | The thief used my identity to get three creditcards. |  |
| information | The thief used my information without mypermission. |  |
| Insurance | The thief got my insurance number from themedical office. |  |
| list (verb) | Your credit report lists your loans. |  |
| loan | Your credit report lists your loans. |  |
| mail | Are you getting a bill in the mail? |  |
| medical | The thief got my insurance number from themedical office. |  |
| Medicare | Keep your Medicare card in a safe place. |  |
| message | The message asked for personal information. |  |
| mistake | You need to fix mistakes in your creditreport. |  |
| password | Do not tell anyone your password. |  |
| permission | The thief used my information without mypermission. |  |
| personal | The email asked for personal information. |  |
| PIN number | Do not tell anyone your PIN number. |  |
| pretend | An identity thief might pretend to be you. |  |
| protect | Protect your personal information! |  |
| purse | The thief stole my purse. |  |
| recognize | Do you recognize the charges on your bill? |  |
| reduce | You can reduce your risk of identity theft. |  |
| respond | Do not respond to emails that ask forpersonal information. |  |
| responsible | The thief used your credit card, but you are responsible. |  |
| risk | You can reduce your risk of identity theft. |  |
| secure website | Only shop on secure websites. |  |
| securitysoftware | You need security software for yourcomputer. |  |
| serious | Identity theft is a serious crime. |  |
| shred | You should shred papers that have yourpersonal information on them. |  |
| Social Security | Keep your Social Security card in a safe place. |  |
| statement | Read your bank statement carefully. |  |
| steal / stole | The thief stole my medical information. |  |
| summary | Your credit report is a summary of your credit history. |  |
| symbol | Use numbers and symbols in your password. |  |
| tax refund | A thief might steal your tax refund. |  |
| theft | Identity theft is a serious crime. |  |
| thief | An identity thief stole my driver’s license. |  |
| trick | The thief tricked me into telling him my account number. |  |
| trouble | Identity theft can cause a lot of trouble. |  |
| wallet | The thief stole my wallet. |  |
| watch for | Watch for charges that you do not expect on your bills. |  |
| withdrawal | My bank statement has a withdrawal that I did not expect. |  |