

UNIT 38

IDENTITY THEFT

Objectives: at the end of the lesson, students will be able to:

1. learn and use key vocabulary related to identity theft;
2. recognize the potential consequences of identity theft for individuals and organizations;
3. use second and third conditionals to describe the process.

Lead-in: Let's talk!

1. What are some common types of Internet crime?
2. What are some ways to protect yourself from identity theft?

Vocabulary Building

Key terms

Identity theft – the process of stealing another person's personal information and using it for personal gain

Fraud – an action that results in the loss of another person's property

Card scanning – the practice of capturing the personal information stored on credit cards, debit cards, or passports

Cyber – it is related to computers or the Internet

Pretexting – a process wherein thieves trick people into giving away their personal information over the phone

Pharming – a process wherein thieves reroute people to a fake website that appears to be legitimate in order to trick them into giving away their personal information

Phishing – a process wherein thieves trick people into giving away their personal information through email

Activity: “Hot Ball” Game

Take the crumpled paper rolled into a ball and ask students to pass it as quickly as possible, defining the spoken word they need to say as they pass the ball.

Reading

Dear Valued Customer,

Perpetrators of online fraud and identity theft have recently targeted customers of Safeguard Insurance Co.

Several members of the Safeguard community have reported receiving phishing e-mails. Safeguard Insurance will never ask for your personal information or credit card number by e-mail. If you receive one of these e-mails, please report it immediately. Pretexting is a serious crime, and we are working with federal police stop it.

Furthermore, hackers recently used a backdoor to hack into the Safeguard website. They used information gathered with these passwords to create a pharming website. This website looks almost identical to the Safeguard site. When you use the Safeguard website, please verify that you are on the official Safeguard site. You can do this by checking the URL. This will help us maintain information security.

Lastly, some users of the Safeguard website have reported becoming infected with malware, most commonly spyware. This occurred after downloading the “Insurance FAQ” sheet from our website. We have removed the downloadable file to prevent the spread of malware.

Thank you for your careful attention to these matters. We are confident that we will soon be able to offer you the peace of mind that we know you value so highly.

Activity: Read the e-mail and choose the correct answers.

1. What is the main purpose of the e-mail?

- A. to report a nationwide rise in Internet crime
- B. to help clients keep their information secure
- C. to apologize for a security breach
- D. to announce a new website

2. How can users be sure they are on the official Safeguard site?

- A. by entering a PIN
- B. by sending an e-mail to the site
- C. by using a keylogger
- D. by verifying the URL

3. How did hackers infect customers' computers with malware?

- A. They used a keylogger.
- B. They sent phishing emails.
- C. They attached spyware to a download.

D. They used backdoor hacks into customers' computers.

Grammar Focus

Second Conditional (Hypothetical Present or Future)

The second conditional is used to talk about situations that are hypothetical or unlikely in the present or future. It's often used to imagine what might happen under certain conditions.

If + past simple, would + base verb

Example: Imagine a situation where someone might be concerned about their online security.

1. *If I knew how to protect my personal information better, I would feel safer online.*

Explanation: In this sentence, the speaker is talking about a hypothetical situation in the present or future. They don't know how to protect their information well at the moment, but if they did, they would feel safer.

2. *If someone used a strong password, they would reduce their risk of identity theft.*

Explanation: Here, the condition (using a strong password) is hypothetical and imagined, and the result (reducing the risk of identity theft) is what would happen in that imagined situation.

Third Conditional (Hypothetical Past)

The third conditional is used to talk about situations that did not happen in the past and their possible outcomes. It's used for reflecting on past events and imagining different results if things had been different.

If + past perfect, would have + past participle

Reflecting on a past scenario where someone might have been careless about their online security.

1. *If I had used two-factor authentication, my account would not have been hacked.*

Explanation: This sentence reflects on a past situation where the speaker did not use two-factor authentication. They are imagining that if they had used it, the outcome (their account being hacked) would have been different.

2. If the company had notified users about the breach earlier, fewer people would have had their identities stolen.

Explanation: This sentence reflects on a past event (the company not notifying users in time) and imagines a different outcome (fewer identity theft cases) if the company had acted differently.

Activity: Complete the sentences with the right form of the verbs.

1. If someone _____ (use) a strong password, they _____ (reduce) their risk of identity theft. 2. If I _____ (know) about identity theft earlier, I _____ (take) more security measures. 3. If we _____ (be) more careful with our personal information, we _____ (avoid) many security problems. 4. If the company _____ (notify) users about the breach sooner, fewer people _____ (fall) victim to identity theft. 5. If you _____ (have) better protection on your online accounts, you _____ (not experience) a breach. 6. If I _____ (be) more vigilant last year, I _____ (prevent) my identity from being stolen. 7. If they _____ (know) about the latest security threats, they _____ (implement) better protective measures.

Home assignment

Write a brief description of a fictional identity theft scenario. For example, you could describe a situation where a person's personal information was stolen due to a data breach or phishing attack. Include details about what happened and how it affected the individual.

Use Conditional Statements:

Imagine different actions that the person in your scenario could have taken to prevent the identity theft. Write 3-4 sentences using the second conditional to explain how these actions would have reduced the risk. For example: "If the person had used a more complex password, they would have reduced their risk of having their account hacked."

Reflect on what could have been different if other preventive measures had been in place or if the situation had been handled differently. Write 3-4 sentences using the third conditional to discuss how the outcome might have changed. For example: "If the company had informed users about the breach sooner, fewer accounts would have been compromised."