Using your knowledge on identity theft, write a realistic scenario in which your identity could be stolen. Follow the road to recovery by determining the necessary steps to take, such as filing a police report, freezing accounts and notifying the Federal Trade Commission.

**Scenario:**

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**Step 1:** Your identity has been stolen. What should you do first to protect yourself and your finances?

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**Step 2:** What should you do next to ensure your accounts aren’t compromised?

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**Step 3:** Who should you then contact and what action should you take?

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**Step 4:** The fourth step involves contacting your local or community police. What action should you take when you contact them?

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**STUDENT TIP**

To help you on your journey, start by researching these websites:

- [ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html](http://ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html)
- [idtheft.about.com/od/recoveringyouridentity/tp/RecoveringYourIdentity.htm](http://idtheft.about.com/od/recoveringyouridentity/tp/RecoveringYourIdentity.htm)
- [justice.gov/criminal/fraud/websites/idtheft.html](http://justice.gov/criminal/fraud/websites/idtheft.html)
Think fast. Your wallet is stolen at a party—including your credit cards, driver’s license and social security number. The next day, you notice a charge for $25.99 to Friendly’s Pizza. The only problem? You didn’t make it. Get the process of identity repair rolling by writing a letter of dispute to your credit card company.

Today’s Date: 
Your Name: 
Your Address: 
Your Account Number: 
Name of Creditor: 
Creditor’s Address: 

Dear (name of creditor),

[Part 1 of letter: In one brief paragraph, explain the fraudulent charges using specific details (e.g. dollar amount, date, etc.) and define the action you are requesting. For example, do you want a refund for the fraudulent charges? Do you want to place a hold on the account?]

[Part 2 of letter: In one brief paragraph, explain what enclosures you are providing to verify the fraudulent charges. For example, will you send a copy of the account statement listing the fraudulent charge? Will you attach a police report documenting the identity theft?]

[Part 3 of letter: In one sentence, reinforce the action you need the credit card company to take.]

Sincerely,
Your Name

STUDENT TIPS

Why is it important to create a paper trail when defending your identity? 
Visit websites such as ftc.gov and OnGuardOnline.gov to help find answers.

What other information should you send with your letter of dispute? 
Check out ftc.gov and privacyrights.org for sample letters and enclosures.