



FINANCIAL DEFENSIVE DRIVING

Pit Stop Summary: Students learn proactive strategies for safeguarding personal, financial and confidential information to prevent financial mishaps in the future.

Navigation Tips:

1. Establish strong passwords using recommended password strategies.
2. Think before you click.
3. Protect your identity. Do not share your SSN and full birthdate.

Budget Challenge® Road Test for Personal Finance® - Rubber Meets the Road:

Navigation Tip #1: Establish strong passwords using recommended strategies. Encourage students to safeguard their Budget Challenge password and interact safely online. Recommended strategies include:

- Create a strong password: minimum of eight characters with at least one capital letter, one number and special character. Password should not contain user name, real name, company name or other easily discoverable information.
- Use mobile or online password protection software or keep passwords in a safe place at home.
- Use unique passwords for different accounts, using more difficult passwords for accounts with sensitive information like online banking or those that can affect your reputation like social media.

Navigation Tip #2: Think before you click. It is important that all consumers take necessary precautions to prevent online fraud.

- Free Wi-Fi in public places is often not secure. Do not access financial information on unencrypted sites and avoid using mobile apps that require personal information.
- Be aware of Phishing/Spoofing emails attempting to obtain confidential information. It is highly unlikely financial institutions or government agencies would request confidential information through an email or on the phone.
- Be wary of downloading software from unknown sources as these may contain viruses, malware or spyware.

While playing Budget Challenge, students only receive emails from Budget Challenge authorized accounts. A list of these email address can be found on the Quick Tips file located at Student Home→How to Play.

Navigation Tip #3: Protect your identity. Do not share your SSN or full birthdate. Identity thieves need a combination of four pieces of information: name, address, SSN and birthdate. Protect your SSN and full birthdate to guard against identity theft as these are not easily found online.

Test DriveNecessities: Test Drive | Scissors & Tape

Terminology Tune-Up:



Identity Theft – Fraudulently acquiring/ using another person's identifying information for financial gain.

Malware - Software that is intended to damage or disable computers and computer systems.

Phishing - Activity of defrauding an online account holder of financial information by posing as a legitimate company.

Secure Sockets Layer [SSL] - The standard security technology for establishing an encrypted link between a web server and a browser.

Dumpster Diving – Strategy used by identity thieves to retrieve sensitive information about another that was discarded in the trash.

Extended Learning Topics:

- Malware and Identity Theft

Test Drive Overview:

(Estimated Time: 20 min)



Students categorize good and bad tips for safeguarding personal information. Print one copy of the Test Drive, which includes the tips and labels. Cut and distribute one tip to each student. Tape the two "Test Drive Labels" at the front of the room for students to decide where their tip belongs.

Did You Know?



A recent study from Kaplan has found that 31 percent of college admission officers check social media to see if an applicant would make a good fit at their educational institution.

NOTE:

- If at any time, teachers or students suspect their Budget Challenge password has been compromised, use the Login Wizard to reset your password and contact the Help Desk.



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