



# YOUR \$

FINANCIAL LITERACY FOR KIDS

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**From the Editor:** Thanks to the PwC Charitable Foundation, TIME for Kids is pleased to offer teachers, students, and their families a monthly financial-literacy magazine. —**Andrea Delbanco, Editorial Director, TIME Education**

## WHAT'S INSIDE

- Learn how to stay safe online. See pages 2 and 3 of the student magazine.
- Are 13-year-olds responsible enough to manage social media? Our Kid Reporters share their views.
- How do debit cards and credit cards differ? Financial expert Jean Chatzky has the answer on page 4.



*a note from Jean*

Dear Teachers,

*Here's what I'm doing right now: writing you this letter from a coffee shop. Here's what I'm not doing right now: jumping on public Wi-Fi to send it. Why? Because I've learned that using public Wi-Fi is one of the many bad moves that can put your identity at risk. It's time for your students to start learning the rules of the digital road. Child identity theft is a massive—and growing—problem. The sooner children understand what personal details they have to protect and how to start doing so, the better off their long-term future will be. So we're tackling identity theft in this month's cover story. I wouldn't be surprised if some of you find it personally helpful as well.*

*All the best,  
Jean*

## Teaching the cover story STAY SAFE ONLINE

### SUMMARY

The cover story shares the steps readers should take to protect their personal information.

### TEACHING TIPS

#### Before Reading

##### Make Real-World Connections

- Have you (or has anyone you know) ever been the victim of an online scam? What happened? What lesson did you learn from the incident?

##### Check Prior Knowledge

- What are some dos and don'ts for safe surfing on the Internet? Have your class make a list. Update the list after you've read the cover story.

#### Build Comprehension

##### Identify Cause and Effect

- Point out that the heading of each of the cover story's three sections conveys a warning: "Watch What You Share Online," "Think Before You Click," and "Keep an Eye on Your Credit." Have pairs of students create cartoons that illustrate the effect(s) of not heeding each warning.

#### Analyze Story Structure

##### Note Nonfiction Features

Draw students' attention to the sidebar titled "Get the Picture?," on page 3 of the magazine. Ask: What information do you

learn from the sidebar that you don't learn from the cover story? Why do you think this information is presented in a sidebar? How does it support your understanding of the cover story?

#### Build Vocabulary

##### Define Words in Context

- Draw students' attention to the Power Word *data*. Read the definition aloud. Then read the first two paragraphs of the cover story. Ask: What are examples of your personal data? (*full name, birth date, Social Security number*) Why is it important to protect your personal data? (*to keep it out of the hands of identity thieves*)

#### Start a Discussion

##### Draw Conclusions

Ask: Do you plan to change your online habits after reading the cover story? Why or why not? What changes will you make?

#### Extend Learning

##### Act It Out

- Have pairs of students use what they learned from the cover story to write a skit about a person who makes either a good choice or a bad choice online. After each pair performs its skit, invite the student audience to weigh in on what makes the character's choice good or bad.

**FINANCIAL-LITERACY STANDARDS ADDRESSED**  
**Grades K-12**  
VI. Protecting and Insuring

**COMMON CORE STATE STANDARDS ADDRESSED**

**Grade 5** RI.5.1, RI.5.4, RI.5.5, W.5.3, SL.5.1

**Grade 6** RI.6.1, RI.6.4, RI.6.5, W.6.3, SL.6.1

## Teaching the story KIDS WEIGH IN



### Before Reading Build Background

- Have students brainstorm a list of words that they equate with being “responsible.” (*trustworthy, mature, sensible, reliable*) Then have them record in a T-chart a list of “responsible” and “irresponsible” social-media behaviors. Encourage students to use information from the cover story.

### Take a Poll

- Ask students to weigh in on the debate question with a show of hands. Display the poll results in a graph.

### Build Comprehension Critical Thinking

- Have students read each Kid Reporter’s view on the debate question and write a paragraph explaining which argument they found most persuasive, and why. Ask: What was your view on

## TEACHING TIPS

**Use these tips to support close reading of the debate: Are 13-year-olds responsible enough to manage social media?**

the debate question when we took the poll? Did you change your mind after reading the article? Why or why not?

### Extend Learning Explore Point of View

- Point out that the article presents only two points of view. Ask: Who else might have an opinion on the debate question? (*parents, CEOs of social-media sites like Twitter, Facebook, and Instagram*) Have students work in pairs to write an answer to the debate question from the point of view of one of the following: a parent who thinks 13-year-olds are responsible enough to manage social media, a parent who holds the opposite view, or the CEO of a social-media site. Tell students they will have to infer what arguments these particular people might make.

## School / Home CONNECTION



Share these tips with your students’ families.

- Tell students to ask a parent or guardian what steps he or she takes to keep personal information, such as a Social Security number, safe from thieves.
- Have students work with an adult family member to make a list of occasions when it would be appropriate to share personal information such as full name, birth date, home address, and Social Security number.
- Send a note home telling parents that they can check their child’s credit report free at [AnnualCreditReport.com](http://AnnualCreditReport.com). Suggest they also review privacy settings on social-networking sites.
- Ask students to share “Kids Weigh In,” on page 4 of the student magazine, with a parent or guardian, and to ask: What’s your view on the debate? How did you reach that conclusion? What might change your mind?

## ADDITIONAL RESOURCES

[councilforeconed.org/standards](http://councilforeconed.org/standards)  
Visit for free teaching resources and to download the K–12 national standards for financial literacy.

[ftc.gov/youarehere](http://ftc.gov/youarehere)

Visit this website of the Federal Trade Commission for teaching resources on identity theft. Games featured on the site teach students how and why to protect their identity and how to spot scams.

## ANSWER KEY FOR WORKSHEETS

**MAKE THE RIGHT CHOICE, p. 3:** Answers will vary.  
**SAFEGUARD YOUR IDENTITY, p. 4:** Place a check next to 2, 3, and 6.  
7.–10. Answers will vary.

Your name \_\_\_\_\_

Date \_\_\_\_\_

## MAKE THE RIGHT CHOICE

Read the scenarios below about decisions people might have to make while plugged in. Use information from the story “Stay Safe Online” to explain why their choices are good or bad.

**Scenario 1:** Jennifer gets a text from her school. It says a computer glitch has erased her address, birth date, and Social Security number. The text asks her to send the information. Jennifer shows the text to her parents.

What makes this a *good* choice? Explain your reasoning. \_\_\_\_\_

What could have happened if Jennifer had sent the information to an imposter? \_\_\_\_\_

**Scenario 2:** Mrs. Lee gets an email from her son. His car broke down and he needs money to tow it. He asks for her credit-card information. Mrs. Lee emails him the information right away.

What makes this a *bad* choice? Explain your reasoning. \_\_\_\_\_

What should Mrs. Lee have done instead? \_\_\_\_\_

**Scenario 3:** Nathan is reading the news on his phone. A pop-up notification appears. It informs him that he’s won a million dollars. He clicks the link to find out how to claim the prize money.

What makes this a *bad* choice? Explain your reasoning. \_\_\_\_\_

What should Nathan have done instead? \_\_\_\_\_

**Common Core State Standards:** RI.5.1; RI.6.1

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Grade 5 RI.5.1, RI.5.2, RI.5.6, RI.5.8, W.5.1, SL.5.1

Grade 6 RI.6.1, RI.6.2, RI.6.6, RI.6.8, W.6.1, SL.6.1

Made possible by the



Made possible by the



\_\_\_\_\_  
Your name

\_\_\_\_\_  
Date



# SAFEGUARD YOUR IDENTITY

Read the cover story, “Stay Safe Online,” for tips on how to protect your identity. Use what you learn to complete the activity below.

## Security Check

Which of the posts below are safe to share online? Put a check next to them.

1. \_\_\_ It's my birthday! Stop by for cake at 47 Elm Street. See you there!
2. \_\_\_ Looking to produce powerful videos? I've got pro tips. Check out my latest blog post at [ow.ly/vidpro](http://ow.ly/vidpro).
3. \_\_\_ I'm running for class president. Any advice on how to run a successful campaign?
4. \_\_\_ Need a computer? I'm giving away my old one. Call or text me at 734-555-2344.
5. \_\_\_ I won't be posting for the next week because my family is heading to Switzerland for vacay!
6. \_\_\_ I just read the latest John Green novel. You have to check it out!

7. Choose one post above. Explain what makes it unsafe.

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## Think About it

8. Why do thieves want to steal your personal information? What can they do with it?

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9. If your identity were stolen, how might your life be affected? Write two ways. \_\_\_\_\_

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## Time to Take Action

10. After reading the cover story, how will you change your online behaviors? Explain. \_\_\_\_\_

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Try It! Work with a parent or guardian to put together a list of at least five online safety rules for the family to follow. Share your list with relatives and friends.