

Functional Skills English | Level 2 | Group Reading Activity 2

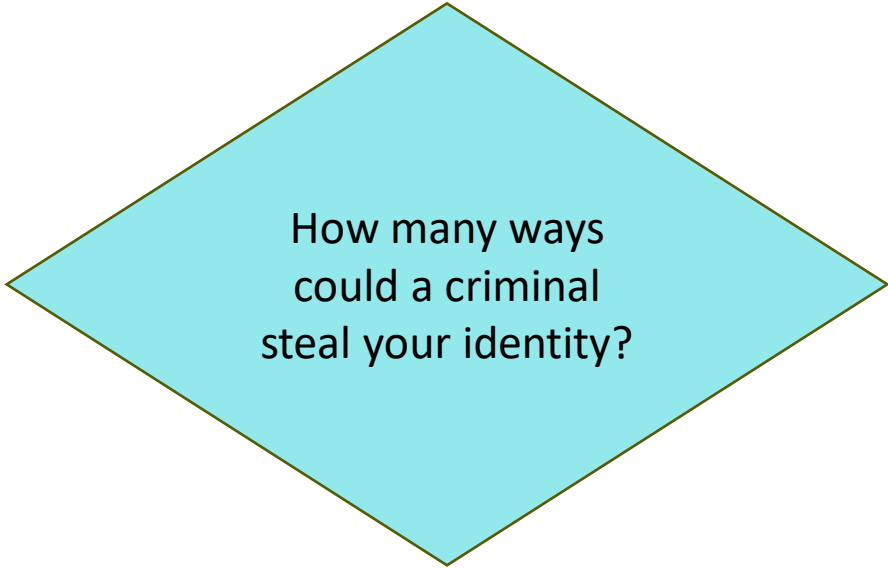
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Group Reading Activity | Level 2 | Pre-Reading

In pairs, consider the following and make a list. You have two minutes



How many ways
could a criminal
steal your identity?

Group Reading Activity | Level 2 | Reading Task 1

Individually, read your texts. How many of your answers were in the text?

Leaflet

Beware of identity theft

Paragraph 1

Identity theft is when someone uses your details to pretend to be you in order to steal your money or commit another crime. They may open a bank account, take out a credit card or even apply for benefits illegally in your name. Cases of identity theft are on the rise: criminals are becoming more and more adept at acquiring personal details. So be on the lookout and don't let anyone steal your identity and scam you.

Paragraph 2

Personal details like your name, address and date of birth provide enough information to create another 'you'. A thief can use a number of methods to find out your personal information. These include stealing your phone, hacking into emails or looking at social media, so take care online and be careful what you post.

Paragraph 3

One of the signs you may be the victim of identity theft is the loss of your passport, driving licence or other crucial documents. Alternatively, thieves may intercept your mail, for example electricity or phone bills, to get hold of your information.

Paragraph 4

If you see items that you haven't bought on your bank statement, it may mean someone has used your bank card to buy goods. Another indication that someone might be using your payment card details is receiving bills for goods you haven't ordered.

Paragraph 5

Check your bank account regularly for suspicious activity. If you are concerned, phone the bank using the number on your bank card. Documents with personal details should be securely disposed of, for example shredded. If you move to a new home, inform all relevant companies and give them your new address. The bottom line is you need to wise up to scammers. The less you give away, the safer you are.

Case studies

Dave's story

I received a text from my bank requesting verification of a suspicious looking transaction. The message appeared completely genuine so I wasn't concerned and rang the number in the text. The person I spoke to sounded professional and said I should transfer my money into a new 'safe' account immediately. This seemed sensible and I authorised payment through my online banking system. I was informed I'd receive a letter confirming the transfer and providing a new bank card. A week later I discovered my account was overdrawn and I was flabbergasted when I realised I'd been conned. I should have monitored my account more closely, according to the bank adviser I spoke to, and used the number on my bank card to telephone the bank.

Zena's story

My grandma was nearly scammed by a criminal pretending to be an electricity meter reader: he came to the door in uniform and had ID on him – he even knew her name. At first she trusted him completely, but then she became suspicious as she couldn't see a company van – and she remembered that the meter had been read recently. So she said she wanted to phone the company before allowing him in. He disappeared like greased lightning then. My grandma was extremely upset and couldn't believe it had happened to her – she phoned the local police to report him, so he couldn't target anyone else. She realised afterwards she should be more vigilant about shredding bills with her address on as this was probably how he accessed her details.

Marie's story

Recently I got a call saying I'd won first prize in a competition – a luxury holiday for two in the Caribbean. Initially I thought – wow, that's absolutely brilliant – and couldn't wait to tell my partner. Then I got an email with more information, asking for an 'administration fee' for the prize to be 'unlocked'. The penny dropped then – I hadn't entered a competition, there was no prize – this was all a big fat con. I was gobsmacked! My partner thought it was funny, but I was annoyed I'd been so gullible. I contacted Fraud Action to report it and the helpline person who was reassuring said fraudsters get a lot of info from social media – so you need to be really careful what you post. She said more people are falling for scams every day.

Group Reading Activity | Level 2 | Reading Task 2

Individually, reread your texts and answer the questions.

Leaflet

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Group Reading Activity | Level 2 | Reading Task 3

Pair up with someone who read a different text to you.

Compare Text One and Text Two to find similar ideas about what you need to do to protect yourself from scams.

In your answer you should:

- give **two** similarities from these texts about what you need to do to protect yourself
- give **one** quotation from Text One and **one** quotation from Text Two to support **each** similarity.

Group Reading Activity | Level 2 | Reading Task 3

Did you get any of the following ideas?

Check your bank account regularly

Shred documents with your personal details

Ring your bank with the number on the card

Be careful what you post on social media

Group Reading Activity | Level 2 | Discussion Task

You have been asked to write an article for the local newspaper on identity theft.

You need to address the following points:

- Common forms of identity theft
- How you can keep yourself safe
- Why it is important to keep yourself safe