

# Your Online Financial Life

**SUBJECT(S):** Personal Finance

**GRADE LEVEL(S):** 9, 10, 11, 12

## ≡ NBEA STANDARD(S):

- Personal Finance, I. Personal Decision Making

## ≡ RELATED ARTICLES:

- [“The Secret Life of Internet Trolls”](#)
- [“Parkland Activism: Teens Embrace ‘The Power of the Moment’”](#)
- [“Lessons in FinTech: Connecting Screen Skills to Real-world Spending”](#)
- [“Is TikTok Invading Your Privacy?”](#)
- [“Fashionista Environmentalists Shop ‘Recommerce’ Instead of the Mall”](#)
- [“Educator Toolkit: Digital Footprints”](#)
- [“Beware of Scammers Lurking Online”](#)
- [“#ExploreMuseums: Using Social Media to Improve Your Future Prospects”](#)

**TOPIC/COMPETENCY:** Financial Decision Making

### **CEE National Standard:**

VI Protecting and Insuring, Standard 8 [Grade 8]

### **Jump\$tart National Standard:**

Financial Decision Making, Standard 7:

**Common Core State Standard:**

CCSS.ELA.Literacy.RI.910.1

CCSS.ELA.LITERACY.SL.910.5

**LESSON TITLE:** “Your Online Financial Life”

**Objective:** Students will list actions that an individual can take to protect personal information through online safety practices and adopting safe password rules.

**ESTIMATED TIME:** 50 min.

**MATERIALS NEEDED:** Internet; Projector; [Guided Notes Worksheet](#); Computer access for students desired but not required; [Assessment Rubric](#) and [Answer Key for Worksheet](#)

**KEY VOCABULARY/TERMS:** [Hyperlinked to their online glossary] : [Data E-Commerce Targeted Marketing](#) [Smart Phone](#) [Social Identity](#) [Social Network](#)

**WHY THIS MATTERS TO YOU NOW:** Many teens interact online everyday

**Activity/Introduction of Topic:** 3-5 minutes

**Motivational hook / activity** – If possible, use an Interactive White Board to demonstrate to students how your identity can be easily mistaken. Using the Internet, go the following website: [howmanyofme.com](http://howmanyofme.com) You will need to click that you are over age 13. Then type in your first and last name. Allow students to watch you do this in real time. The database will show how many people in the U.S. currently have your same name. Continue this “hook” activity by choosing a few names of other teachers or your spouse/partner and type in their names to see how many people exist with their names. Finally, provide students a chance to see “how many of me” names exist for themselves. In a one computer classroom, you could invite several students up one at a time to conduct this exercise; if you are in a computer lab or have a 1-to-1 scenario in your classroom, allow time for each student to conduct this search about them. Debrief this “hook” by asking students to share how many of them exist with the same first and last names in the U.S. Ask students what type of problems they think this could cause in real life/online life/financial life.

**Content:** Watch this video “*6 Degrees of Information*” about online safety from NetSmartz.org, part of the network for missing and exploited children.

Video is 7:26 min in length Time Total for this Activity = 10 minutes

<http://www.netsmartz.org/RealLifeStories/6DegreesOfInformation>

After you have the class watch the video together, debrief by asking questions to students if they were surprised with the amount of information found out about each student by investigating online profiles, history, etc... Does this make students uneasy about the amount of personal information they reveal without realizing it.

**Comprehension:** Read this article (or listen to the Podcast 9:37) about online privacy from the Knowledge @ Wharton online library. <http://knowledge.wharton.upenn.edu/article/privacy-on-the-web-is-it-a-losing-battle/>

Utilize this activity as a reading task or a listening task using the K@W podcast. Both written and audio versions are available on the link.

Then have students answer these text-dependent questions. See Worksheet with questions and Answer Key. Time Total for this Activity = 15 min.

### **Practicing/Apply–**

**Fraud Quiz** – (3-5 min.) – Have students take this self-risk assessment related to their own online identity. \*See worksheet

**Assessment** – Assign half the class to create individual digital posters (Use Glogster, Big Huge Labs, SlideShare, PPT, etc...) with tips for their peers (teens) to remember when using Social Media. Assign the other half of the class to create individual digital posters with tips to remember when creating safe passwords. Use accompanying rubric to score this assessment. 15-20 min.

### **Going Further / Homework –**

Ask students to listen to this Ted Talk “*Here’s How We Take Back the Internet*” from 2014 featuring Whistleblower Edward Snowden. Then ask students to take a stand on privacy rights and the Internet and write a one page essay on whether they are for or against Edward Snowden’s beliefs about the basics rights of data privacy in the Internet age.