Module:

Communication in U.S. Culture

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Lesson:

Verbal Communication

OBJECTIVES
In this lesson you will:

• Practice small talk
• Know what’s okay to talk about with neighbors
• Talk about cultural differences in communication
• Learn basic skills for phone and text

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NEW WORDS

<table>
<thead>
<tr>
<th>Words</th>
<th>Meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>verbal</td>
<td>what you say with words</td>
</tr>
<tr>
<td>non-verbal</td>
<td>what you communicate without words, for example, by moving your body</td>
</tr>
<tr>
<td>small talk</td>
<td>polite conversation about things that are not important or personal.</td>
</tr>
<tr>
<td>informal</td>
<td>relaxed and casual</td>
</tr>
<tr>
<td>formal</td>
<td>business-like, or with a new person</td>
</tr>
<tr>
<td>call back</td>
<td>call someone later</td>
</tr>
<tr>
<td>leave a message</td>
<td>tell someone you called, on voicemail or with another person</td>
</tr>
<tr>
<td>voicemail</td>
<td>a recorded message on a phone; you can listen to the message later</td>
</tr>
<tr>
<td>check voicemail</td>
<td>listen to your phone messages</td>
</tr>
<tr>
<td>send a message</td>
<td>send a text to someone</td>
</tr>
<tr>
<td>get a message</td>
<td>see a new phone message or text</td>
</tr>
</tbody>
</table>

IN YOUR COUNTRY

Discuss in small groups.

- How do you greet people in your country? Do you greet everyone in the same way?
- In your country, what do you say when you meet someone for the first time?
- What different words did you use when you were talking to friends and family, or to an older person or teacher?
DAILY TALK

Greetings and Small Talk

Whether you are walking on the street or walking into a store, you usually say “Hi” or “Hello” when you pass someone.

Usually it’s followed with, “Hi. How are you?” “Hi, how’s it going?” Most people answer “Good.” “Fine.” It is okay to answer with just one word.

If you have time to talk for a few minutes, you can use **small talk**. Small talk is talking about things that are not important, like the weather or traffic.

Meeting Someone New

When you meet someone for the first time, it is polite to shake their hand and give your first name.

**ACTIVITY: Practice with a partner.**

Maria is dropping off her son at school. She sees Saba, another parent, who she hasn’t met before.

**Maria:** Hi, I’m Maria. What’s your name?

**Saba:** Hello. My name’s Saba. It’s nice to meet you.

**Maria:** Nice to meet you too.
Often one of the first questions is “What do you do?” That means “What kind of work do you do?” Or it could be “What do you like to do outside of work?”

Maria: I think our sons are in the same class at school.

Saba: Yes, I think you’re right.

Maria: What do you do?

Saba: I’m a teacher. I teach English in the community college. What do you do?

Maria: I work in customer service at the airport.

Saba: That sounds interesting. Well, I need to go to work. Bye.

Maria: Me too. See you around. Bye.

Asking for Information

When you need help getting directions or finding something in the store, it is okay to ask someone directly.

Here are a few helpful phrases:

- Excuse me please. Can I ask a question?
- Would you please help me?
- Do you have a moment? May I ask a question?
FORMAL VS INFORMAL WORDS

ACTIVITY: Practice with a partner

Maria drops her son off at school. She sees his teacher on the playground.

Maria: Good morning Mrs. Lopez.
Mrs. Lopez: Good morning. How are you?
Maria: I'm very well, thank you. I'm Jose’s mother.
Mrs. Lopez: That’s right. He’s a good student.
Maria: I'm glad to hear that. May I ask a question?
Mrs. Lopez: Sure. How can I help you?
Maria: Jose needs help with math. Are math tutors available?
Mrs. Lopez: Yes. Let me email you that information.
Maria: Thank you. That would be helpful.

Questions:

▷ What different words did she use with Mrs. Lopez?
▷ What did Maria ask for?

Use formal language to talk to someone important, like a teacher or community leader. Use informal words to talk to a friend. Here are a few different ways to say things.

<table>
<thead>
<tr>
<th>FORMAL</th>
<th>INFORMAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hello.</td>
<td>Hi! Hey!</td>
</tr>
<tr>
<td>How are you?</td>
<td>What’s up?</td>
</tr>
<tr>
<td>How do you do?</td>
<td>How’s it going?</td>
</tr>
</tbody>
</table>
ACTIVITY: What should you say?

There are differences between how people communicate here, and in your home country. S

In this lesson and the next lesson you will learn about cultural differences in the U.S.

What do you say?

Story 1:

You walk into the library to look for a book. The librarian asks if you need help.

1) “Yes please. Could you help me find a book about citizenship?”

2) “I need a book about citizenship.”
Story 2:
The librarian finds two books about citizenship and tells you about a citizenship class at the library. She helps you with check out at the front desk.

1) “Thanks for your help. I appreciate your time.”

2) You don’t say anything. You take the books and leave the library.

Story 3:
You see your neighbor at the grocery store. He tells you that he was sick last week.

1) “I’m sorry to hear that. I hope you’re feeling better now.”

2) You talk about something else.

In the U.S.

• Story 1 & Story 2
  People use “please” and “thank you” when they ask for something, and when they get any help.

• Story 3
  People say “I’m sorry” when someone talks about being sick or about a difficult situation.

WHAT’S OKAY TO TALK ABOUT?
Many people in the U.S. are private about certain things and don’t like to talk about them. For example, it’s not good to ask about age, salary, or political and religious views.
**ACTIVITY:** Talk in a Small Group.

What is okay to talk about with your neighbors or people you meet?

Decide if each topic is okay to talk about with people you don’t know well.

Write a check ☑️ for each topic.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Okay to talk about</th>
<th>Better not to talk about</th>
</tr>
</thead>
<tbody>
<tr>
<td>weather</td>
<td>☑️</td>
<td></td>
</tr>
<tr>
<td>a new movie</td>
<td></td>
<td></td>
</tr>
<tr>
<td>sports</td>
<td></td>
<td></td>
</tr>
<tr>
<td>news</td>
<td></td>
<td></td>
</tr>
<tr>
<td>your family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>age (how old they are)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>body size</td>
<td></td>
<td></td>
</tr>
<tr>
<td>your job</td>
<td></td>
<td></td>
</tr>
<tr>
<td>your pay at work</td>
<td></td>
<td></td>
</tr>
<tr>
<td>voting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>God and praying</td>
<td></td>
<td></td>
</tr>
<tr>
<td>your other neighbors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>things you do for fun</td>
<td></td>
<td></td>
</tr>
<tr>
<td>your home country</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Talk with a partner

▶ Would it be okay to talk about the same things in your country?

TALKING ON THE PHONE

It is easier for people to talk in person than to talk on the phone. We use the phone every day but talking on the phone in a different language can be uncomfortable.

A couple of key phrases may be helpful:

• **Please speak slowly** = if they are talking too fast.
• **I’m sorry. I can’t hear you** = if the person is not loud enough.
• **Can you please repeat that?** – if you didn’t understand.

Making a Call

- Can I please speak with______?
- Excuse me. Is _________there?

Leaving a Message

If you need to leave a message with someone you can say this:

- May I please leave a message?
- Here’s my name and phone number.

Answering the Phone

When you get a phone call, you can answer the phone:
• This is Maria.
• Hi. It’s Maria.
• Hello, Maria speaking.

If you don’t know the person who’s calling, you can ask politely:

• Excuse me, who is this?
• May I ask who is calling, please?

Ending a Call
It’s good to end a call with closing words. Don’t just hang up when you’re done talking.

  o Thanks for your time. Have a nice day. Bye.
  o Take care. Hope to talk to you soon. Bye.
  o I have to get going, but it was great talking to you. Bye.

TEXTING
Texting has become one of the most popular forms of communication in the world.
Most of the texts you receive will be from friends and family. Sometimes you may get a text confirming an appointment.

Look at the text to the right.

- Who is it from?
- Why did they send it?
- How should you reply?

**TIPS:**

- Check your spelling when you send a text.

  *Don’t text during an interview.*

  *Don’t text when driving.*

**Questions**

- What was the last text you sent?
- How many messages do you send/receive every day?

**ACTIVITY: Try it**

Take your phone. Practice sending texts to another person in the class. Check your spelling to make sure your message is clear.
WRAP-UP

Think about your everyday conversations?

▶ What is most difficult for you?
  - Face-to-face
  - Phone
  - Text
  - Meeting someone new
  - Asking for information

▶ How can you get better at it?
▶ What phrases from this lesson could you practice?
Lesson:
Non-Verbal Communication

OBJECTIVES
In this lesson you will:

• Understand cultural expectations in the U.S.
• Learn about cultural differences you can see and hidden differences
• Learn about personal space and body language

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# NEW WORDS

<table>
<thead>
<tr>
<th>Words</th>
<th>Meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>culture</td>
<td>things people do and think are normal</td>
</tr>
<tr>
<td>rude</td>
<td>not good, something you should not do</td>
</tr>
<tr>
<td>cultural difference</td>
<td>things that people think or do differently in different places</td>
</tr>
<tr>
<td>eye contact</td>
<td>looking at a person’s eyes</td>
</tr>
<tr>
<td>opposite gender</td>
<td>a man, if you are a woman; a woman, if you are a man</td>
</tr>
<tr>
<td>visible</td>
<td>something you can see</td>
</tr>
<tr>
<td>hidden</td>
<td>something difficult to see or notice</td>
</tr>
<tr>
<td>personal space</td>
<td>how close or far away you are comfortable with another person</td>
</tr>
<tr>
<td>gesture</td>
<td>moving your body to talk with no words</td>
</tr>
</tbody>
</table>
IN YOUR COUNTRY, IN THE U.S.

Different countries have different cultures. Things that are normal in your country might be rude or bad here. It is important to know about cultural differences in your daily life.

What is true in your country and in the U.S.? Write "Yes" or "No" in the spaces below, then talk about your answers.

<table>
<thead>
<tr>
<th>My Country</th>
<th>The U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>You should be on time for a party or event.</td>
<td></td>
</tr>
<tr>
<td>It’s important to smile and be friendly.</td>
<td></td>
</tr>
<tr>
<td>Close friends hug when they say hello.</td>
<td></td>
</tr>
<tr>
<td>Women usually take care of kids.</td>
<td></td>
</tr>
<tr>
<td>Men do not cook food or do housework.</td>
<td></td>
</tr>
<tr>
<td>Men and women can be good friends.</td>
<td></td>
</tr>
<tr>
<td>You should not touch people you don’t know.</td>
<td></td>
</tr>
<tr>
<td>People think it’s good to work very hard.</td>
<td></td>
</tr>
</tbody>
</table>
CULTURAL DIFFERENCES

Culture Stories

Read the stories. What would you do?

Story 1

You walk into a store. You see a person you don’t know. They make eye contact with you. What do you do?

1. Smile and say hello.
2. Nothing, because you don’t know this person.

Story 2

You wanted to go to the park with your friend, but it started raining. What do you say to your friend?

1. “That’s okay. Maybe we can go tomorrow!”
2. “Oh no. I’m so sad we can’t go to the park.”

Story 3

A friend invites you to dinner at her home at 6 pm. What time do you get there?

1. Between 6:00 and 6:15 pm.
2. Between 6:30 or 7:00 pm.
Story 4

In your culture, men and women don’t shake hands. You meet someone of the opposite gender. What should you do?

1. Shake their hand.
2. Say that you are sorry, but you can’t shake their hand.

Answers

• Story 1
  People often smile or say hello if they make eye contact, even with people they don’t know. This is especially true in small towns.

• Story 2
  Many people in the US would choose (a). In U.S. culture, it’s important to be friendly and cheerful. For some people, it is difficult to show negative emotions, like feeling sad or angry.

• Story 3
  You should get there at 6 or a few minutes after. Don’t be early, because dinner might not be ready. Don’t be late, because dinner might be cold, and your friend might be unhappy.

• Story 4
  You don’t need to shake hands when you meet someone. Most people will understand if you explain why you can’t shake their hand.
Some cultural differences are easy to see. For example, people eat different foods or wear different kinds of clothing. These are visible cultural differences.

Some cultural differences are not easy to see. For example, people have different ideas about being on time or use body language differently. These are hidden cultural differences.

Hidden cultural differences can cause problems. People don’t understand what is different. They might think someone is rude or bad because their culture is not the same.

If you think people from another culture act rude or strange, it might be a cultural difference!
What’s the Problem?

Read the sentences. Are they about visible or hidden cultural differences? Circle V for visible and H for hidden.

1. Bisrat says, “In the U.S., everyone is always in a hurry. In my country, everyone is more relaxed.”
   Is this a visible or hidden cultural difference? **V / H**

2. Mai says, “My friend came to my house, but he didn’t take off his shoes inside. I was very surprised!”
   Is this a visible or hidden cultural difference? **V / H**

3. Lucia says, “Kids drink coffee and milk in my country. In the U.S., people don’t usually give coffee to kids.”
   Is this a visible or hidden cultural difference? **V / H**

4. Amir says, “A man said hello to my wife. He’s very rude. He shouldn’t talk to women he doesn’t know.”
   Is this a visible or hidden cultural difference? **V / H**

5. Mateo says, “People in the U.S. always stand very far away from me. I don’t know why. Do they not like me?”
   Is this a visible or hidden cultural difference? **V / H**
Answers

2 and 3 are visible cultural differences. It’s easy to see and talk about what is different.

1, 4, and 5 are hidden cultural differences. It’s difficult to know why things are different:

- Bisrat doesn’t know that it’s very important to be on time in the U.S. People might think she’s rude if she is late.
- Amir doesn’t know that it’s normal for men and women to talk in the U.S. The man is friendly, but Amir thinks he is rude.
- Mateo doesn’t know that people usually stand farther apart in the U.S. In his country, it’s normal to stand closer together.

Discuss

▷ What are some other examples of visible cultural differences?
▷ Can you think of any hidden cultural differences?
▷ What kind of problems can happen because of hidden differences? What can we do to fix them?
PERSONAL SPACE

- Find a partner from a different country
- Stand about 6 ft (2 m) apart.
- Do you think this is a good distance to talk? Is it too far or too close? Circle your answer in the table.
- Stand about 4 ft apart. How do you feel now?
- Try 3 ft and 2 ft. Circle your answers.

<table>
<thead>
<tr>
<th>YOUR ANSWERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>6 feet is…</td>
</tr>
<tr>
<td>4 feet is…</td>
</tr>
<tr>
<td>3 feet is…</td>
</tr>
<tr>
<td>2 feet is…</td>
</tr>
</tbody>
</table>

▷ Do you have the same answers as your partner?
▷ Does everyone in the class have the same answers?
**Personal space** is the distance you need to feel good talking or being with someone. A good distance in one culture might be too close in other cultures.

- Do you think people in your culture usually stand closer or farther away than people in the U.S.?

Personal space can also change with different people.

- Are you more comfortable standing close to a man or a woman?
- Are you more comfortable standing close to your sister or a woman on the bus?

In the U.S., personal space is important. Stand about 3 feet away from someone you don’t know well, and don’t touch people who are not your good friends.

**GESTURES**

**Gestures** are the ways you move your body to say something.
What gestures would you use to show…

- Hello!
- Yes
- No
- I don’t know
- That way
- Me
- You
- Good!
- Money
- Please be quiet
- I can’t hear you
- Let’s talk or call me
- Numbers (1, 2, 3, 4, 5…)
- Money
- I hope
- Come here
- Stop
- Sit down
- Okay
- ________________?

Discuss

- What gestures were the same in your country and other countries? Which were different?
- Were any gestures surprising to you?
- What gestures should you NOT do?
- Do you know gestures that are rude in your country? In the U.S.?

WRAP-UP

Discuss

- What cultural differences have you noticed in the U.S.?
- Are they hidden or visible cultural differences?
- How much personal space do you like to have? With who?
- Talk to your partner for 30 seconds using only gestures.
Lesson:

Personal Information

OBJECTIVES
In this lesson you will:

• Learn about personal documents and cards
• Know what personal information is
• Learn when and where to share your information
• Learn how to keep important papers

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# NEW WORDS

<table>
<thead>
<tr>
<th>Words</th>
<th>Meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>personal</td>
<td>belonging to you and no one else</td>
</tr>
<tr>
<td>document</td>
<td>an important paper or form</td>
</tr>
<tr>
<td>records</td>
<td>important information; for example, the information about you from your school, bank, hospital or government</td>
</tr>
<tr>
<td>bank statement</td>
<td>a paper from your bank; it shows how much money you have, how much you got, and how much you spent</td>
</tr>
<tr>
<td>fill out</td>
<td>write down all the answers on a document or form</td>
</tr>
<tr>
<td>form</td>
<td>a paper with many questions that you answer</td>
</tr>
<tr>
<td>secure</td>
<td>safe</td>
</tr>
<tr>
<td>identity theft</td>
<td>using someone’s personal information to make money or do something not legal</td>
</tr>
<tr>
<td>pay stub</td>
<td>a paper that says how much money you made at work for one pay period</td>
</tr>
<tr>
<td>shred</td>
<td>cut something into very small pieces</td>
</tr>
</tbody>
</table>
DOCUMENTS, CARDS, AND FORMS

ACTIVITY: Personal Documents

Something personal belongs to one person. Most people have different kinds of cards and documents (important papers).

Write the names of these personal cards and documents under the pictures.

<table>
<thead>
<tr>
<th>credit card</th>
<th>driver’s license</th>
<th>birth certificate</th>
<th>medical records</th>
</tr>
</thead>
<tbody>
<tr>
<td>passport</td>
<td>social security card</td>
<td>bank statement</td>
<td>insurance card</td>
</tr>
</tbody>
</table>

Image: dol.wa.gov

---

driver’s license

---

---

Lesson: Personal Information
Low Intermediate Level
Discuss

- Do you have any of these personal cards and documents?
- What are they for?
- When do you need them?

**Example:** I have a credit card. I use it to buy things in stores and online.
ACTIVITY: Filling out Forms

A form is a paper where you write information. Filling out the form means writing your information on the paper.

You write your information on forms when you…

- Go to the doctor
- Open a bank account
- Apply for an apartment
- Take a driver’s license test
- Apply for a job

Discuss

▷ What information do you need for a form at the doctor’s office, bank, etc.?
▷ When else do you need to fill out a form? What information do you need?
Try filling out this form:

**Student Registration Form**

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>Middle Name</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Birthdate (m/d/y)</th>
<th>Gender</th>
<th>Social Security Number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Street Address</th>
<th>Apt. #</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone</th>
<th>□ Home</th>
<th>□ Cell</th>
<th>□ Work</th>
<th>□ Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Previous School Name</th>
<th>Years Attended</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

▶ What is this form for?
▶ Could you fill out all the information?
▶ Should you write your Social Security Number? Why?

*TIP: If there is a question about something you do not have or do, you can write N/A. N/A means “not applicable.” For example, if you don’t have a middle name, you can write N/A under Middle Name.*
SECURE INFORMATION

Some information, like your name, is okay to tell other people. Other information, like your social security number, should be **secure**. Secure means safe. You need to be careful with this information, and you shouldn’t tell it to many people.

What information needs to be more secure?

<table>
<thead>
<tr>
<th>More Secure</th>
<th>Less Secure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Keep this information safe!</td>
<td>It’s usually okay to tell people this information.</td>
</tr>
</tbody>
</table>

- name
- social security number
- phone number
- bank account number
- medical records
- driver’s license number
- email address
- email password
- home address
- birthdate (day, month, year)
- passport number
- credit card number
Activity: Social Security Numbers

When do you need to use your social security number (SSN)?

When you…

1. YES / NO …get a new job
2. YES / NO …do your taxes
3. YES / NO …open a new bank account
4. YES / NO …get government benefits (like unemployment)
5. YES / NO …rent an apartment
6. YES / NO …see a doctor
7. YES / NO …apply for a credit card
8. YES / NO …buy a car
9. YES / NO …register your child for school
10. YES / NO …call your bank on the phone

Answers

#1-4: Yes, you need to use your SSN, if you have one.

#5-8: Medical offices, rental applications, credit card applications, and car dealerships usually ask for your SSN. If you don’t tell them your SSN, they can decide not to help you.

#9: You don’t need an SSN to register a child for school. The school can ask, but you don’t need to tell them.

#10: You should NOT tell your SSN to the bank over the phone. They might ask for the last 4 numbers (xxx-xx-1234), but no more.
ACTIVITY: Identity Theft

Identity theft is using someone’s personal information illegally, usually to make money. If someone has your information, they can cause problems for you.

Fill in the blanks with these words:

<table>
<thead>
<tr>
<th>credit card information</th>
<th>email address and password</th>
</tr>
</thead>
<tbody>
<tr>
<td>insurance information</td>
<td>social security number</td>
</tr>
</tbody>
</table>

1. If someone knows your __________________, they can write messages to your friends and family. They can change your password so you can’t see your email.

2. If someone knows your __________________, they can buy things online. They can use your money.

3. If someone knows your __________________, they can go to the doctor and get medical care. You or your insurance will pay for their care. Your doctor might see their health information, not yours.

4. If someone knows your __________________, they can do many things. For example, they can file taxes with your information or get a credit card in your name. You can get in trouble because they used the wrong information.
ACTIVITY: What’s in Your Wallet?

How can you keep information secure? One way is to keep important cards and documents in a safe place.

What cards or documents do you keep in your wallet or purse? What do you keep in a safe place at home? Write them in the pictures.

In your wallet:  

Safe at home:  

Talk about your answers with the class.

TIP: Make copies of important documents like your passport, driver’s license, social security card, etc. Keep the copies in a different safe place. If someone takes your wallet or you lose your passport, it’s important to have a copy.
COMMUNICATION IN U.S. CULTURE

ACTIVITY: Sending Personal Information

Another way to keep your information secure is to be careful about how you tell other people your personal information.

Discuss:

- How safe is it to send personal information using ___?
  - email
  - phone calls
  - in person
  - the post office
  - Facebook Messenger
  - text messages

<table>
<thead>
<tr>
<th>VERY SAFE: in person</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you know and trust someone, you can tell your information in person.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SOMETIMES SAFE: phone calls, the post office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sending papers through the post office is safe, unless someone takes a letter from the mailbox. If you use registered mail, they will give the letter directly to a person.</td>
</tr>
<tr>
<td>Phone calls are safe, if you are talking to a person you can trust. Be careful! Sometimes people might call and say they are from your bank, the government, or other places. You should never tell passwords, your pin number, or your SSN over the phone.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NOT SAFE: email, text messages, Facebook Messenger</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email, text messages, and social media sites like Facebook all send your information over the internet. Sometimes other people can find and read that information. Never send secure information this way.</td>
</tr>
</tbody>
</table>
**ACTIVITY: Keep or Shred?**

How long should you keep important documents?

<table>
<thead>
<tr>
<th>DOCUMENT</th>
<th>HOW LONG?</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Tax Records</td>
<td>Keep them for ________, in case there are problems</td>
</tr>
<tr>
<td>2. Pay Stubs (from your work)</td>
<td>Keep them for ________, until you do your taxes</td>
</tr>
<tr>
<td>3. Credit Card Statements</td>
<td>Keep them for ________, in case there are problems</td>
</tr>
<tr>
<td>4. Bank Statements</td>
<td>Keep them for ________ (longer if you need them for taxes, etc)</td>
</tr>
<tr>
<td>5. Insurance Records</td>
<td>Keep them until ________AFTER you get new insurance</td>
</tr>
<tr>
<td>6. Medical Records</td>
<td>Keep them for ________after you get better</td>
</tr>
<tr>
<td>7. Bills for your water, electricity, phone, etc.</td>
<td>Keep them until you pay the bill</td>
</tr>
</tbody>
</table>

Information from [https://www.atg.wa.gov/what-shred](https://www.atg.wa.gov/what-shred)

**Answers**

(1) 7 years (2) 1 year (3) 45 days (4) 1 year (5) 5 years (6) 1 to 5 years
Questions

What do you do with documents you don’t need anymore?

After 7 years, what will you do with your tax records?

(a) Put them in the trash
(b) Recycle them
(c) **Shred** them

Answer

(c) Shred personal documents you do not need.

(a) and (b) are dangerous because of identity theft. Sometimes people look in the trash or recycling bins for personal information.

Use a shredder to cut papers into very small pieces. Use scissors to cut up old credit cards or ID cards.

You should shred papers that have:

- Your bank account number
- Your birthdate
- Passwords or PIN numbers
- Your signature
- Your SSN
You might also want to shred papers that have:

- Your full name
- Your address
- Your phone number
- Your email address

**Tip: If you don’t have a shredder, you can…**

1. *Find place in your community that will shred papers for you. Many places have events a few times every year. Ask at your library or community center.*
2. *Ask your case manager for help shredding old papers.*
3. *If you only have a few papers you need to shred, you can use scissors and cut the papers yourself.*

**WRAP-UP**

**Discuss**

- What personal cards and documents do you have?
- When do you need to share your social security number?
- What are three ways you can keep your personal information safe?
Lesson:

True vs False Information

OBJECTIVES
In this lesson you will:

- Learn what a scam is
- Learn about email scams and phone scams
- Understand what junk mail is

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### NEW WORDS

<table>
<thead>
<tr>
<th>Words</th>
<th>Meanings</th>
</tr>
</thead>
<tbody>
<tr>
<td>scam</td>
<td>information used to trick people</td>
</tr>
<tr>
<td>phishing</td>
<td>trying to get personal information from people</td>
</tr>
<tr>
<td>spam</td>
<td>email that you don’t want</td>
</tr>
<tr>
<td>urgent</td>
<td>must be looked at right away</td>
</tr>
<tr>
<td>eligible</td>
<td>available</td>
</tr>
<tr>
<td>Caller ID</td>
<td>on your phone screen, tells the name and number of the caller</td>
</tr>
<tr>
<td>robocall</td>
<td>a phone call from a machine, not a real person</td>
</tr>
<tr>
<td>snail mail</td>
<td>comes in your mailbox</td>
</tr>
<tr>
<td>junk mail</td>
<td>snail mail that you don’t want</td>
</tr>
</tbody>
</table>
WARM-UP

Look at the picture below.

- Do you think it’s real?
- How do you know?
- Do you get emails or phone calls that make you suspicious?

WHAT IS A SCAM?

Every day we receive information from many different places: social media, texts, TV, snail mail, billboards, advertisements. A lot of information that we receive is not true, or only partly true. How can we decide what is true, and what is false? What is important, and what isn’t important?

A scam is using information that is not true to get money or personal information. It can be over the phone, in the mail, in social media, or email. Maybe someone pretends to be a bank, and they ask for your personal information. People can be very clever and make it look or sound real.
TIP: NEVER give out your personal information. No one from the government, your bank, or any organization will call you to get personal information over the phone or email.

If someone calls you, ask for their phone number. Call them back.

If you think it might be real, ask a friend, teacher, or case manager.

EMAIL SCAMS

Do you read your email every day? It is very difficult to read all the email being sent, but 90% of email is spam. Spam emails are advertisements or scams.

ACTIVITY: Is It Real?

Read the emails below. Do they look real?

- How do you know?
- Underline the words that don’t look right.

From: GlobalPay <VT@globalpay.com>  
Subject: Restore your account  
Date: February 7, 2014 3:47:02 AM MST  
To: David

Dear customer,

We regret to inform you that your account has been restricted. To continue using our services please download the file attached to this e-mail and update your login information.

© GlobalPaymentsInc

update2816.html (7 KB)
Answers

This email is a scam.

Here are 4 things that are not good about this email.
There might be more!
1. Dear customer (not your name)
2. Spelling mistake (plese, not please)
3. Download (do NOT download a file from your email)
4. File (a real company will not send a file to your email)
ACTIVITY: TRUE/FALSE

1. You should click on every link that you get in email.  
   T  F

2. You should delete a message that promises a lot of money if you give your bank account information.  
   T  F

3. If the phone company calls and wants your Social Security number, you should give it to them.  
   T  F

4. You should delete every email from your bank.  
   T  F

5. Your doctor’s office may cancel an appointment in an email.  
   T  F

Answers

1. False. Only click on a link from someone that you know.

2. True An email that promises a lot of money is never real.

3. False Never give your Social Security number, or any personal information over email.

4. False Your bank can send statements via email, but you have to set it up with them.

5. True Appointments can be cancelled by email. If you want to be sure it’s real, call the office directly.

TIP: Make sure your children know not to click on any links in email. Have them check with you first.
Email Spam

Email spam can fill up your inbox. Spam is email that goes to many people. It can be a newsletter from an organization, like DSHS or your children’s school.

Spam mail is not dangerous, but it can be hard to find important emails when you need them.

- If you are getting many emails you don’t want, you can unsubscribe from the list.
- If you can’t find an email you need, you can search for it in your Inbox. Use the Search email bar at the top.

PHONE SCAMS

When someone calls how do you know if it’s real? Who can you give personal information to over the phone?

When you are getting a phone call, the Caller ID tells you who is calling. If your phone says “Caller Unknown,” it may be better not to answer the call. If it is someone important, they will leave a message with a phone number, and you can call them back. Many new phones will tell you if the incoming call is a scam. Scam Likely or Scam Alert.
ACTIVITY: Unknown Caller

Read the stories. What would you do?

Story #1

A woman calls and says she works with your case manager at DSHS. You don’t know this woman. She asks for your Social Security number. **What should you do?**

1. Give her your SSN. She seems very nice.
2. Tell her that you will call the case manager yourself and give the information to him/her.

Story #2

You get a voice message from the utility company. The message says if you don’t call them back within 45 minutes with payment information, they will cut off your electricity. **What should you do?**

1. Ignore the message.
2. You don’t want your electricity cut off. Call them back and give them your credit card information.

Story #3:

You get a voice message on your phone: “To Cancel your order, or to connect with our Customer Support representative, please press ‘1’ or stay on the line. Press ‘1’ to connect with our Customer Support Team.” **What should you do?**
1. It sounds important. You don’t want to miss your order. You should Press 1, or try to call them back.

2. You should ignore it.

Answers

Story #1 – 2. Tell her that you will call the case manager yourself and give the information to him/her.

Story #2 – 1. No utility company will ask you to pay a bill over the phone.

Story #3 – 2. It’s a robocall, a message from a machine, not a real person. It is sent to many people. You can delete the message.

**TIP:** If the caller won’t tell you their name or the name of the company they work for, it’s a scam.

WHAT IS JUNK MAIL?

Junk mail is any mail (either email or snail mail) that is junk, you don’t want it. But some mail looks very important. How can you decide what to do with it?
ACTIVITY: Look at Your Mail

Look at the examples.
Decide if you want to keep, recycle, or shred it.

- Keep papers that are important. For example, bills you need to pay.
- Recycle papers that are not important with no personal information.
- Shred papers that are not important with your personal information.

Utility Bill. Keep.
Any bill that says: Payment Due. is important to pay before the Date Due.

If you can’t pay in full, it’s good to pay part of it.
Store Flyer.

Recycle. It is for information only. It may good to see what’s on sale.

Credit Card Application

Shred. Be careful! Credit card applications may have personal information.

Account Information.

Keep. This is Not a Bill. It is telling you how much you will have to pay later.

TIP: Keep your important receipts and records of how you spend your money together in one place, like a box or a drawer. Then if you need a receipt, you know where to find it.
WHOLE FOODS WANTS TO GIVE ME MONEY?

Here is the story from the beginning of the lesson. Read the whole message

Discuss with a partner.

▸ Do you think is real, or a scam?
▸ How could you find out?

Here is one simple solution:
They sent a short, simple message directly to Whole Foods to ask if the offer was real.

@WholeFoods hello... I would like to know if this is real
6:37 PM · Jun 17, 2020 · Twitter for Android
Whole Foods wrote back the same day. They said that it was not true. It was a scam!

> Were you right?

Hi Diana, thanks for checking. No this was not an official communication from Whole Foods Market and is likely a scam phishing attempt. We recommend that you not engage with the sender or provide them with any personal information. Take care!

**WRAP-UP**

Think about yourself.

Have you seen any scams on email? Have you received fake messages on your phone? What can you watch for?