Personal Fraud Protection Plan

This plan outlines your personalized strategy for protecting yourself from consumer fraud and identity theft.

Personal Fraud Philosophy Statement

Write a brief statement about your approach to fraud protection and why it matters to you personally:

My Fraud Vulnerability Profile

Based on your Fraud Vulnerability Assessment, identify your current risk levels in each area:

Risk Area	Current Risk Level	Notes on Personal Vulnerabilities
Account Security	○ High ○ Medium ○ Low	
Online Behavior	○ High ○ Medium ○ Low	
Information Sharing	○ High ○ Medium ○ Low	
Monitoring & Maintenance	○ High ○ Medium ○ Low	
Device Security	○ High ○ Medium ○ Low	

My highest risk area is:

Why this area concerns me most:

Prioritized Action Plan

Develop specific action steps to address your vulnerabilities, starting with high-risk areas:

High Priority Actions (Complete within 1 week)

Medium Priority Actions (Complete within 1 month)

Low Priority Actions (Complete within 3 months)

Account Security Strategy

Password Management Approach:

Two-Factor Authentication Plan:

Account Review Schedule:

Monitoring & Alert System

Financial Account Monitoring:

Credit Report Monitoring:

Identity Theft Monitoring:

Information Sharing Protocol

Social Media Privacy Settings:

Platform	Privacy Settings to Review	Information to Remove/Limit
Facebook		
Instagram		
Twitter/X		
LinkedIn		
Other:		

Document Management Strategy:

Communication Verification Protocol

Develop a personal protocol for verifying the legitimacy of communications claiming to be from financial institutions, government agencies, or other organizations:

Red Flags Checklist

Create a checklist of red flags that will trigger your verification protocol:

Device & Network Security

Device Inventory

List all devices that access sensitive information and their security status:

Device	Security Measures in Place	Needed Security Updates
Smartphone		
Personal Computer		
Tablet		

Other:		

Public WiFi Protocol:

Emergency Response Plan

Outline steps you'll take if you suspect you've become a victim of fraud:

Type of Fraud	Immediate Actions	Who to Contact	Documentation to Gather
Financial Account Fraud			
Identity Theft			
Email/Account Hack			
Data Breach Notification			

Important Contact Information

Bank Customer Service	
Credit Card Companies	
Credit Bureaus	Equifax: 1-888-836-6351 Experian: 1-888-397-3742 TransUnion: 1-800-680-7289
FTC Identity Theft Hotline	1-877-438-4338
Local Police Non-Emergency	

Education and Awareness

How will you stay informed about new fraud trends and scams?

How will you help educate friends and family about fraud prevention?

Implementation Timeline

Timeframe	Actions to Complete	Date Completed
Immediate (24-48 hours)		
This Week		
This Month		
Within 3 Months		
Ongoing		

Progress Review Schedule

Set dates to review and update your fraud protection plan:

Review Date	Focus Areas	Completed

> **Remember:** This plan is a living document that should be updated regularly as your digital habits, available technologies, and scam threats evolve. Set a reminder to review your plan at least quarterly.