

# Identity Theft Recovery Steps Checklist

## A Step-by-Step Guide to Responding to Identity Theft

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This checklist provides a comprehensive, sequential guide to help you respond effectively to identity theft. Check off each step as you complete it to track your progress and ensure nothing is missed.

### Recovery Tracking Information

Date Identity Theft Discovered:

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Type of Identity Theft (Financial, Medical, Tax, etc.):

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FTC Identity Theft Report Number:

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Police Report Number (if applicable):

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### Immediate Response Steps (First 24-48 Hours)

**Call companies where fraud occurred** High Priority

Contact each company where you know fraud occurred. Ask to speak with the fraud department. Explain that someone stole your identity and request to close or freeze accounts. Change logins, passwords, and PINs for your accounts.

*Tip: Take detailed notes of all conversations, including dates, names, and what was said.*

**Place a fraud alert with one of the three credit bureaus** High Priority

Contact one of the three credit bureaus (Equifax, Experian, or TransUnion) to place a fraud alert. This alert is free and lasts for one year. The bureau you contact is required to tell the other two bureaus.

*Tip: A fraud alert makes it harder for an identity thief to open new accounts in your name, as businesses must verify your identity before issuing credit.*

**Get your credit reports** High Priority

Request free credit reports from all three credit bureaus at AnnualCreditReport.com or call 1-877-322-8228. Review each report carefully for accounts or charges you don't recognize.

*Tip: Make a list of all fraudulent information to report and dispute.*

**Report identity theft to the FTC** High Priority

Go to IdentityTheft.gov to report the theft and get a personalized recovery plan, including pre-filled letters to send to companies. Alternatively, call 1-877-438-4338.

*Tip: Print or save your FTC Identity Theft Report immediately, as you may need it to file a police report or dispute fraudulent accounts.*

**Consider a credit freeze** Medium Priority

Contact each credit bureau separately to place a credit freeze, which prevents new accounts from being opened in your name. This service is free and remains in place until you lift it.

*Tip: You'll need to temporarily lift the freeze if you want to apply for new credit yourself.*

**Change passwords and enable two-factor authentication** Medium Priority

Change passwords for all your accounts, starting with financial and email accounts. Use strong, unique passwords for each account and enable two-factor authentication where available.

*Tip: Consider using a password manager to generate and store strong passwords.*

## Next Steps (Within One Week)

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### Report specific types of identity theft Medium Priority

Report specialized types of identity theft to relevant agencies:

- **Tax Identity Theft:** Contact the IRS at 1-800-908-4490 and complete Form 14039
- **Medical Identity Theft:** Contact your health insurance company and healthcare providers
- **Social Security Number Misuse:** Contact the Social Security Administration at 1-800-772-1213
- **Child Identity Theft:** Contact the three credit bureaus to check for and freeze a credit file in your child's name

### File a police report (when applicable) Medium Priority

File a report with your local police department if:

- You know the identity thief
- The thief used your identity during a police encounter
- A creditor or another company requires a police report

Bring your FTC Identity Theft Report, government-issued ID, proof of address, and evidence of the theft.

### Dispute fraudulent charges and accounts Medium Priority

Send dispute letters to companies where fraudulent charges or accounts appear. Include a copy of your Identity Theft Report and proof of identity. Keep copies of all correspondence.

*Tip: Use the sample letters from IdentityTheft.gov as templates.*

### Correct your credit reports Medium Priority

Send letters to each credit bureau to dispute fraudulent information. Include your Identity Theft Report and specify exactly what information is fraudulent.

*Tip: Send letters by certified mail with return receipt requested to confirm delivery.*

### Set up account alerts Lower Priority

Contact your bank and credit card companies to set up alerts for unusual activity. Request email or text notifications for transactions over a certain amount.

## Follow-Up Steps (Ongoing)

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### Document all communications Medium Priority

Keep detailed records of all phone calls, emails, letters, and in-person conversations about the identity theft. Include dates, names, and what was discussed.

**Follow up on disputes** Medium Priority

Follow up with companies and credit bureaus if you don't receive responses to your disputes within 30 days. Request written confirmation when disputes are resolved.

**Monitor your credit reports** Medium Priority

Continue checking your credit reports regularly for several months. Even after fraudulent information is removed, it could reappear.

**Review account statements** Medium Priority

Carefully review all financial statements as they arrive for unfamiliar transactions.

**Implement additional security measures** Lower Priority

Consider additional protection measures like:

- Using a password manager
- Adding a verbal password to financial accounts
- Installing security software on your devices
- Using a virtual private network (VPN) when online

## Important Contact Information

Organization	Contact Information	Purpose
Federal Trade Commission	IdentityTheft.gov 1-877-438-4338	Report identity theft and get a recovery plan
Equifax	1-888-766-0008 <a href="http://equifax.com/personal/credit-report-services">equifax.com/personal/credit-report-services</a>	Place fraud alerts, credit freezes, and dispute fraudulent information
Experian	1-888-397-3742 <a href="http://experian.com/help">experian.com/help</a>	Place fraud alerts, credit freezes, and dispute fraudulent information
TransUnion	1-800-680-7289 <a href="http://transunion.com/credit-help">transunion.com/credit-help</a>	Place fraud alerts, credit freezes, and dispute fraudulent information
Internal Revenue Service	1-800-908-4490 <a href="http://irs.gov/identity-theft-fraud-scams">irs.gov/identity-theft-fraud-scams</a>	Report tax-related identity theft
Social Security Administration	1-800-772-1213 <a href="http://ssa.gov/fraud">ssa.gov/fraud</a>	Report Social Security number misuse
U.S. Postal Inspection Service	1-877-876-2455 <a href="http://uspis.gov">uspis.gov</a>	Report mail theft

## Dispute and Communication Tracking

Use this section to track your communications with companies and credit bureaus.

**Company/Bureau Name:**

**Date of Contact:**

**Contact Method (phone, letter, email):**

**Representative Name:**

**Reference/Case Number:**

**Summary of Discussion/Request:**

**Follow-up Actions/Due Dates:**

**Resolution:**

## Recovery Timeline Expectations

Identity theft recovery takes time. While some issues can be resolved quickly, others may take months to fully resolve. Here's a general timeline of what to expect:

- **Immediate (1-2 days):** Place fraud alerts, report to the FTC, and contact companies where fraud occurred
- **Short-term (1-2 weeks):** Dispute fraudulent charges, accounts, and information on credit reports
- **Medium-term (1-3 months):** Follow up on disputes, respond to requests for additional information
- **Long-term (3+ months):** Continue monitoring accounts and credit reports for new issues

Be persistent and keep detailed records throughout the process.

