Identity Protection Planner

Interactive tool for protecting your personal information and planning identity theft recovery

Protection Progress: 0%

Personal Information Protection Checklist

- [ ] **Store Social Security card securely** HIGH
  Keep your Social Security card in a locked safe or safety deposit box, not in your wallet.

- [ ] **Shred sensitive documents** HIGH
  Use a cross-cut shredder for bank statements, medical bills, and pre-approved credit offers.

- [ ] **Use strong, unique passwords** HIGH
  Create different passwords for each account using a password manager.

- [ ] **Enable two-factor authentication** HIGH
  Add 2FA to all financial accounts, email, and social media.

- [ ] **Review credit reports regularly** MEDIUM
  Check all three credit bureaus at AnnualCreditReport.com at least once per year.

- [ ] **Monitor bank and credit card statements** MEDIUM
  Review statements monthly for unauthorized charges or suspicious activity.

- [ ] **Secure home Wi-Fi network** MEDIUM
  Use WPA3 encryption, change default router password, and hide network name.

- [ ] **Opt out of pre-screened credit offers** LOW
  Call 1-888-5-OPT-OUT to reduce mail theft risk and junk mail.

- [ ] **Use informed delivery from USPS** LOW
  Get email previews of incoming mail to detect missing items.

- [ ] **Limit social media information sharing** MEDIUM
  Avoid posting birth date, address, phone number, or vacation plans publicly.

Credit Freeze / Fraud Alert Setup Guide

A credit freeze prevents new accounts from being opened in your name. It's free to place and lift.

Equifax

1-800-685-1111

equifax.com/freeze

Pending

Mark Complete

Experian

1-888-397-3742

experian.com/freeze

Pending

Mark Complete

TransUnion

1-888-909-8872

transunion.com/freeze

Pending

Mark Complete

Identity Theft Recovery Action Plan

If you become a victim of identity theft, follow these steps in order:

Immediately

1. Place fraud alerts on credit reports

Contact one bureau; they'll notify the others. Initial alert lasts 1 year.

Within 24 hours

2. Report to FTC at IdentityTheft.gov

Create an official Identity Theft Report and get a personalized recovery plan.

Within 24 hours

3. File a police report

Some creditors require this. Bring your FTC report and any evidence.

Within 48 hours

4. Contact affected companies

Call fraud departments of banks, credit card companies, and other affected accounts.

Within 1 week

5. Review credit reports thoroughly

Request free reports from all three bureaus and dispute fraudulent accounts.

Ongoing

6. Monitor accounts and credit

Continue checking statements and credit reports for several months.

Build Your Personal Protection Action Plan

Action Item

e.g., Set up credit monitoring service

Deadline

mm/dd/yyyy

Add to Plan

Ongoing Monitoring Recommendations

Weekly

Check bank and credit card transactions online

Monthly

Review all financial statements for unauthorized activity

Quarterly

Check one credit bureau report (rotate through all three)

Annually

Review all three credit reports and update passwords