

# Identity Theft Awareness Quiz

*Quiz · Test What You'd Do When The Signs Appear.*

**Identity theft is preventable for most people — and the response to early signs determines whether the damage stays small or compounds. Test your knowledge across prevention, recognition, and response.**

## Instructions

10 multiple-choice questions. Pick the BEST answer for each. Don't peek at the answer key on the next page. Score yourself at the end. There's no time limit, but most people finish in 5-7 minutes.

## Questions

**Q1. What's the single most powerful free defence against identity theft?**

- A. Buying paid identity protection
- B. Freezing your credit at all 3 bureaus (Equifax, Experian, TransUnion)
- C. Using a VPN
- D. Changing your SSN

**Q2. If your tax return is rejected because 'one was already filed for your SSN,' it means:**

- A. You have a tax refund coming
- B. Someone has filed a fraudulent return using your SSN — you're a tax-fraud victim
- C. There's a typo in your return
- D. The IRS made an error

**Q3. How often is the average American supposed to be entitled to a free credit report from each of the 3 bureaus?**

- A. Once a decade
- B. Once a year (annualcreditreport.com)
- C. Only after suspicious activity
- D. Whenever you ask for it free

**Q4. A small (\$2-5) charge appears on your credit card from a merchant you don't recognise. What's most likely happening?**

- A. Just a small annoyance, ignore
- B. Card-tester fraud — testing if your stolen card works before larger charges
- C. A subscription you forgot
- D. An automatic renewal

**Q5. Which of these is a Tier-1 indicator of identity theft?**

- A. Slightly higher prices on a flight you searched for

- B. Receiving a credit card you didn't apply for
- C. An ad that follows you across websites
- D. A spam email asking about your warranty

**Q6. Should you freeze your kids' credit?**

- A. No, they don't have credit yet so there's no need
- B. Yes — child identity theft is common and a frozen credit file prevents it for years
- C. Only after they turn 18
- D. Only if they have a job

**Q7. If a debt collector calls about a debt you don't recognise, you should:**

- A. Pay it to make them stop calling
- B. Hang up and never engage with them
- C. Request validation in writing, then dispute if illegitimate, and pull all 3 credit reports
- D. Give them your SSN to verify the debt

**Q8. An IRS Identity Protection PIN (IP PIN):**

- A. Costs \$50 a year
- B. Is a free 6-digit code that prevents anyone else from filing a tax return in your name
- C. Replaces your SSN
- D. Is only available to identity-theft victims

**Q9. Where do data brokers get the info they sell about you?**

- A. From your bank statements
- B. From public records, social media, surveys, breaches, and other brokers
- C. Directly from the FBI
- D. Only with your explicit consent

**Q10. If you discover you're an identity-theft victim, the FIRST step is:**

- A. File a police report immediately
- B. Freeze your credit, file IdentityTheft.gov report, and document everything
- C. Hire a lawyer
- D. Wait to see how much damage was done

## Answer Key

Don't peek before completing the quiz. Read explanations even for answers you got right — they reinforce the why.

- Q1: B** — Free credit freeze blocks new accounts. Single most effective defence. 15 minutes total at all 3 bureaus.
- Q2: B** — Tax-return fraud is one of the most common identity theft variants. File IRS Form 14039 (Identity Theft Affidavit) immediately.
- Q3: B** — [annualcreditreport.com](http://annualcreditreport.com) — federally mandated free annual report from each bureau. Pull one every 4 months for continuous monitoring.
- Q4: B** — Card-tester fraud — small charges to validate that a stolen card works. Larger charges follow. Dispute immediately.
- Q5: B** — Receiving a credit card or credit-line statement you didn't apply for is a strong signal that someone has used your identity.
- Q6: B** — Child identity theft is rampant — a clean SSN with no credit history is gold to fraudsters. Free to freeze under 18.
- Q7: C** — Phantom-debt scams are common. Always demand validation in writing. Never give SSN to debt collectors.
- Q8: B** — Free at [irs.gov/ippin](http://irs.gov/ippin). Single most effective tax-fraud defence. Renews each filing season.
- Q9: B** — Brokers aggregate from many sources. The information collected is often staggering. Opt-out services help.
- Q10: B** — Speed matters. Freeze credit, file [IdentityTheft.gov](http://IdentityTheft.gov) report, document. Police report comes if loss is significant or for evidence.

## Scoring

Score	Level	What it means
0–4	Beginner	Your identity is exposed. Run the Identity Theft Risk Scorecard and read the Beginner's Guide today.
5–7	Intermediate	Solid awareness. Use the Identity Theft Prevention Checklist to close gaps.
8–10	Advanced	Strong defences. Help vulnerable family members (especially elderly relatives) build the same.

### FROM THE VAULT

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