

Identity Theft Prevention Checklist

Checklist · Lock The Door Before Anyone Tries It.

Identity theft is preventable for most people if you take 30 minutes once and 5 minutes monthly thereafter. Here's the full prevention stack.

Credit Defences (15 Min)

- Credit frozen at Equifax (equifax.com/credit-report-services/credit-freeze).
- Credit frozen at Experian (experian.com/freeze).
- Credit frozen at TransUnion (transunion.com/credit-freeze).
- PIN / password for unfreezing stored in password manager.
- Frozen at the smaller bureaus too: Innovis and ChexSystems.
- Annual free credit report pulled from annualcreditreport.com — reviewed line by line.

Account Defences

- Bank login alerts enabled (notify on every login).
- Bank transaction alerts enabled (push + email for any charge over \$1).
- Brokerage withdrawal limits set (or held-period for transfers).
- Credit card alerts enabled — each transaction notified.
- All financial accounts use unique passwords + authenticator-app MFA.
- Beneficiaries set on all retirement and bank accounts.

Personal Data Hygiene

- SSN never given out by phone or email — only over secure online forms when required.
- SSN card removed from wallet (kept in fire safe).
- Outgoing mail with sensitive info goes in USPS blue boxes, never the home mailbox.
- Shred (don't trash) anything with SSN, account number, or full name + address.
- Tax documents stored encrypted, not in 'Downloads.'
- Wallet inventory documented (in case it's stolen — what's in there?).

Monitoring

- Have I Been Pwned alerts enabled for every email address.
- Mozilla Monitor signed up.
- Either paid identity protection (Aura, IDIQ, LifeLock) OR rigorous DIY monitoring.
- Monthly review: pull free credit report from one of the 3 bureaus (rotates quarterly).
- Tax-related: IRS Identity Protection PIN obtained (free, prevents tax-return fraud).

Family Coverage

- Spouse / partner has the same coverage as above.
- Kids' credit is frozen until they're 18 (free, prevents child identity theft).
- Elderly parents have monitoring set up — paid IDP often makes sense for them.
- Trusted family contact set on all critical accounts.

FROM THE VAULT

The Phishing Email Red-Flag Cheat Sheet.

Twelve red flags + a 4-step verify-before-click flow. Print it and keep it next to your screen.

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