

# Identity Theft Risk Scorecard

*Tool · Score Your Identity-Theft Exposure Across Five Vectors. Spend Defence Dollars Where They Matter.*

**Identity-theft risk isn't one number — it's five different exposure surfaces. This scorecard rates each independently so you know where to invest first.**

## Vector 1 — SSN Exposure (Score 0-20)

- I share my SSN over phone or email more than once a year (+5).
- I've had my SSN exposed in a known breach (+5).
- My SSN card is in my wallet (+5).
- I haven't filed an IRS Identity Protection PIN application (+5).

Vector 1 score: \_\_\_\_ / 20

## Vector 2 — Credit Exposure (Score 0-25)

- Credit is NOT frozen at Equifax (+8).
- Credit is NOT frozen at Experian (+8).
- Credit is NOT frozen at TransUnion (+8).
- I haven't pulled my free credit report in the last 12 months (+1).

Vector 2 score: \_\_\_\_ / 25

## Vector 3 — Dark-Web / Breach Exposure (Score 0-20)

- I have NO breach-monitoring service set up (+8).
- Have I Been Pwned shows my email in 5+ breaches (+4).
- I reuse passwords across accounts (+5).
- I haven't rotated breached passwords from past breaches (+3).

Vector 3 score: \_\_\_\_ / 20

## Vector 4 — Tax & Government Fraud Exposure (Score 0-15)

- I haven't obtained an IRS IP PIN (+5).
- I file my taxes online over public Wi-Fi or unsecured devices (+3).
- My tax documents are stored in plain Downloads folder, not encrypted (+3).
- I don't monitor for unemployment-claim fraud (+4).

Vector 4 score: \_\_\_\_ / 15

## Vector 5 — Family / Caregiving Exposure (Score 0-20)

- Kids' credit is NOT frozen (+5).
- Elderly relatives have NO identity-theft monitoring (+5).
- Family doesn't have a verify-word system for urgent money requests (+5).
- Family hasn't talked about scams in 12+ months (+5).

Vector 5 score: \_\_\_\_ / 20

## Total Score & Action Plan

Total: \_\_\_\_ / 100

Score	Status	Defence priority
0-20	Low risk	Maintain monitoring. Re-score yearly.
21-40	Moderate	Close the open vectors. Probably credit freeze + breach monitoring.
41-60	Elevated	Schedule fix-it weekend. Add paid IDP if family is in vector 5.
61-80	High	Fix today. Consider paid identity protection. Family needs attention.
81+	Critical	Treat as urgent. Suspect existing identity theft — pull credit reports immediately.

## My Highest-Scoring Vector (Where To Spend First)

Vector: \_\_\_\_\_ · Score: \_\_\_\_

First action this week: \_\_\_\_\_

### 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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