

Identity Theft Warning Signs Cheat Sheet

Cheat Sheet · Catch The Damage Early. The Earlier You See It, The Cheaper It Is To Fix.

Identity theft is a slow-motion crime. By the time the bills arrive, the damage has been compounding for weeks. These are the early signals — most people miss them.

Financial Warning Signs

- **Small unfamiliar charges** on your card statement (under \$10 — testing if the card works).
- **Calls from debt collectors** about debts you don't recognise.
- **Credit card you didn't apply for** arriving in the mail.
- **Application denial** for credit you should easily qualify for.
- **Unexpected change in your credit score** when you check Credit Karma or your bank.
- **Statements stop arriving** — thief has changed your address with the bank.
- **Withdrawal you don't recognise** from any bank, brokerage, or 401(k) account.

Tax & Government Warning Signs

- **IRS rejects your return** because 'one was already filed for your SSN.'
- **IRS notice** about wages from an employer you don't work for.
- **SSA notice** about benefits you didn't apply for.
- **Unemployment claim** filed in your name from a state you don't live in.
- **Notice from the IRS / state** about tax refunds being issued to addresses you don't recognise.

Medical & Insurance Warning Signs

- **Medical bills you don't recognise** arriving for care you didn't receive.
- **Insurance claims you didn't file** showing in your account.
- **Insurance application denial** citing a condition you don't have.
- **Pharmacy notification** about prescriptions you didn't pick up.

Digital Warning Signs

- **Have I Been Pwned alert** showing your email in a new breach.
- **2FA codes you didn't request** sent to your phone.
- **Login alerts** from cities you've never visited.
- **'Forgot password' emails** you didn't trigger.
- **Friends say they got weird messages** from your account.

If You See Any Of These — First 24 Hours

- 1 Freeze your credit at all 3 bureaus.** Equifax, Experian, TransUnion. Free, online, takes 15 minutes total.
- 2 File an identity theft report** at IdentityTheft.gov. Generates an FTC affidavit you'll need later.
- 3 Place a fraud alert** on your credit reports if you haven't frozen them.
- 4 Contact the institutions** involved (banks, credit cards, IRS) using numbers from official websites — not anything in suspicious emails.
- 5 Change passwords** on email, bank, brokerage, and primary social. Enable MFA via authenticator app.
- 6 Document everything.** Dates, names, case numbers. You'll need this paper trail for months.

Within The First Week

- Pull free credit reports from all 3 bureaus (annualcreditreport.com).
- Review every line. Dispute anything unfamiliar.
- Check medical insurance Explanation of Benefits for unfamiliar claims.
- If your tax return was rejected, file IRS Form 14039 (Identity Theft Affidavit).
- Consider locking your SSN with the SSA online portal.
- If you don't have one, sign up for identity-theft monitoring (Aura, IDIQ, LifeLock) — they handle a lot of this for you.

SCAM ALERT

Toll-Road SMS Scam Is Spreading Across The U.S.

Texts claiming you owe a small toll fee link to fake DMV-style sites. They steal card numbers and SSNs. Never click a 'toll' link — go to the toll authority directly.

Visit [Making Sense Of Security](#) →