

IDENTITY THEFT PREVENTION CHECKLIST

20 Steps To A More Secure Life

Check It. Secure It. Stay Watchful.

Take practical steps to protect your personal information, strengthen your accounts, and review your security habits. Work through the checklist at your own pace, then return regularly to keep your progress on track.



CREDIT



ACCOUNTS



DEVICES



PERSONAL INFO

MY PROGRESS

My Progress: ____ / 20 Steps Completed.

Small actions. A regular routine. Greater awareness.

These steps help reduce risk; no checklist can guarantee protection.

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STEPS 1-7 / CREDIT & ACCOUNT SECURITY

Check each box after completing the action. Start with free protections.

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01 Freeze Your Credit At All Three Major Bureaus

Place a credit freeze separately with Equifax, Experian, and TransUnion. Freezes are free to place or lift and help prevent new credit accounts from being opened in your name.

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02 Review Your Credit Reports

Check for unfamiliar accounts, unexpected inquiries, and incorrect personal information. Investigate anything you do not recognize and dispute fraudulent information promptly.

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03 Turn On Financial Account Alerts

Enable available alerts for purchases, withdrawals, transfers, and changes to account details. Choose notifications you will notice quickly, such as texts or push notifications.

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04 Check Bank And Credit Card Activity Regularly

Review transactions and statements even when alerts are enabled. Report unfamiliar charges through the official app, website, or phone number printed on your card.

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05 Give Every Important Account A Unique Password

Replace reused passwords, starting with email, banking, and shopping accounts. Use long, randomly generated passwords so one exposed password cannot unlock multiple accounts.

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06 Set Up A Password Manager

Choose a reputable password manager to generate and store unique passwords. Compare features and renewal costs. Secure it with a strong master password and multifactor authentication.

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07 Enable Multifactor Authentication

Turn on multifactor authentication wherever available, especially for email and financial accounts. Prefer an authenticator app or security key when supported.

My Progress: ___ / 20 Steps Completed.

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STEPS 8-14 / DEVICES & PERSONAL INFORMATION

Check each box after completing the action. Keep sensitive details private.

- ☐ **08 Review Your Email Security Settings**
Check your recovery email, recovery phone number, signed-in devices, and forwarding rules. Remove anything unfamiliar. Your email often receives password reset links for other accounts.
- ☐ **09 Store Recovery Codes Securely**
Save recovery codes in an encrypted vault or locked storage. Keep them separate from this checklist and never share them with someone who contacts you unexpectedly.
- ☐ **10 Enable Automatic Software Updates**
Turn on automatic updates for operating systems, browsers, and apps. Replace unsupported software or devices when they no longer receive security updates.
- ☐ **11 Secure Your Smartphone**
Use a strong screen-lock PIN or password, enable a short automatic lock time, and set up the device-finding feature. Hide sensitive notification previews from the lock screen.
- ☐ **12 Add Protection To Your Mobile Carrier Account**
Set a unique account PIN and enable available number-lock or port-out protection. Ask your carrier which settings help prevent unauthorized transfers of your phone number.
- ☐ **13 Protect Your Social Security Number**
Carry your Social Security card only when needed. Before sharing your number, ask why it is required, how it will be protected, and whether another form of identification is acceptable.
- ☐ **14 Secure Personal Documents And Mail**
Keep passports, birth certificates, tax records, and other sensitive documents in locked storage. Collect mail promptly and shred paperwork containing personal information before disposal.

My Progress: ___ / 20 Steps Completed.

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STEPS 15-20 / PRIVACY & ONGOING PROTECTION

Check each box after completing the action. Revisit these habits regularly.

- ☐ **15 Verify Unexpected Requests Before Responding**
Pause before sharing personal information, payments, or verification codes. Contact the organization using a trusted number or website, not details supplied in an unexpected message.
- ☐ **16 Review Social Media Privacy Settings**
Limit who can see your birth date, phone number, home address, and family details. Remove unnecessary public information and review older posts for sensitive details.
- ☐ **17 Remove Unnecessary Apps And Account Connections**
Delete unused apps and revoke unnecessary account access. Review permissions for contacts, location, photos, and other personal information.
- ☐ **18 Reduce Your Exposure On People-Search Websites**
Find listings containing your details and submit opt-out requests. For paid removal help, compare supported sites, repeat checks, reports, and renewal costs. Information may reappear.
- ☐ **19 Review Your Need For Paid Identity Protection**
Check existing benefits before buying. Compare credit bureau coverage, monitoring, recovery help, insurance terms, and renewal costs. Monitoring does not prevent every form of identity theft.
- ☐ **20 Schedule Your Next Security Review**
Set a monthly reminder to check activity, alerts, and unfinished tasks. Revisit this checklist after a breach notice, lost device, or major account change. Investigate suspicious activity immediately.

Next Review Date: _____

Next Unfinished Task: _____

My Progress: ____ / 20 Steps Completed.

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