

License: This guide is provided to paying members for personal use only. You may print it for yourself or your household. Public redistribution, posting online, or commercial use is not permitted without written permission from Simple Virtues LLC d/b/a Don't Get Bunked!

**Protect your identity and know exactly what to do if it's misused.**


**Identity theft is a gateway crime behind many scams (account takeovers, tax fraud, loan fraud). In 2023, the FTC's systems logged over 1 million identity theft reports nationwide, and older adults reported \$3.4 billion in cybercrime losses to the FBI's IC3 that same year. These steps help you prevent, detect, and recover—without paying third-party “protection” services.**

Sources: FTC Consumer Sentinel (2023 Data Book & press release) and FBI IC3 Elder Fraud Report (2023).


 Trusted Resources

**IdentityTheft.gov (FTC)** — Official federal one-stop site: file a report and get a step-by-step recovery plan tailored to your situation.

 <https://www.identitytheft.gov/> ↗

**FTC — Consumer Sentinel Data (Stats)** — Annual data on fraud & identity theft reports; 2023 featured over 5.4M total consumer reports, with 1M+ identity theft reports.  <https://www.ftc.gov/reports/consumer-sentinel-network-data-book-2023> ↗

**FTC — Nationwide Fraud Losses Top \$10B (2023)** — Overview press release noting 1M+ identity theft reports in 2023.

 <https://www.ftc.gov/news-events/news/press-releases/2024/02/nationwide-fraud-losses-top-10-billion-2023-ftc-steps-efforts-protect-public> ↗

**FBI — IC3 Elder Fraud Reports** — Annual stats and reporting portal for online crime affecting older adults.


 <https://www.ic3.gov/> ↗

**AnnualCreditReport.com** — Access your credit reports from all three bureaus; detect new accounts or changes quickly.

 <https://www.annualcreditreport.com/index.action> ↗

**IRS — Get an IP PIN** — Prevents someone else from filing a tax return using your SSN; free six-digit PIN the IRS requires on your return.

 <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin> ↗

 Preventing Identity Theft (Do-It-Yourself)


**Freeze your credit** with all three bureaus (free, reversible). A freeze blocks new credit lines in your name. Unfreeze temporarily when you need to apply.

**Turn on 2-Factor Authentication (2FA)** for email, bank, and payment apps. Prefer an authenticator app or hardware key where possible.

**Use a password manager** and make each password unique and long (passphrases). Reused passwords = chain-reaction takeovers.

**Secure your mailbox & documents** (lockable mailbox; shred sensitive mail). Sign up for USPS Informed Delivery to watch what's coming.

**Review your credit reports** at least quarterly (all three bureaus). Dispute any account you didn't open.

 If You Suspect Identity Theft


**Go to IdentityTheft.gov** and generate your recovery plan and FTC report number. Follow the specific steps provided.

**Place a 1-year fraud alert** (free) at any one bureau—they'll notify the others. Consider an extended alert (7 years) after filing a police report.

**Change passwords & 2FA** starting with email, bank, and payment apps. Remove unfamiliar recovery phones/emails from those accounts.

**Contact impacted companies** (banks, card issuers, utilities) and ask for their fraud team. Close or freeze affected accounts; get letters confirming actions.

**File police report** if instructed by your plan (often required for extended alerts and certain disputes).

 Sam's Tips

**Freeze beats “monitoring.”** A credit freeze stops new accounts; monitoring only alerts you after the fact.

**Your email is the master key.** Protect it with a strong, unique password and 2FA—most recovery links flow through email.

**Document everything.** Keep a folder with your FTC report number, dispute letters, and call notes. Paper trails speed recovery.

**Act fast, then follow through.** Early steps (freeze, alerts, password changes) limit damage—and finishing the checklist closes back doors.