What to Actually Do If It Happens to You

The real, in-order steps to take within 24 hours, the first week, and the first month if your identity is stolen, not just how to prevent it.

Name: _____ Date: _____

OBJECTIVE

Learn the real, in-order steps identity-theft recovery actually takes, who to contact first, and why the order matters, instead of stopping at prevention tips.

1. Within 24 hours

Speed matters here more than anywhere else in personal finance. Do these first, before anything on the next page.

- [ ] Call the fraud department of any account involved and report it immediately
- [ ] Change the password on the affected account, and on any other account reusing that same password
- [ ] Place a free fraud alert with one of the 3 credit bureaus (Equifax, Experian, TransUnion)

That one bureau is required to notify the other two automatically.

2. Within the first week

Step	What it actually does
File a report at IdentityTheft.gov	The FTC's own recovery tool. Creates an official Identity Theft Report some businesses require before fixing an account.
File a police report	Call the local non-emergency line. Some banks require this alongside the FTC report for certain frauds.
Consider a credit freeze, not just an alert	Free at all 3 bureaus. Blocks new accounts entirely, stronger than an alert, but must be lifted to apply for real credit.
Pull all three credit reports	annualcreditreport.com is the one federally authorized free source. Check for accounts that aren't yours.

3. Put Devon's steps in order

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Devon's debit card number was used for $340 in charges at a store Devon has never visited. Number these five actions 1 through 5, in the order Devon should actually do them.

Order	Action
___	File an official report at IdentityTheft.gov
___	Call the bank to report the card and get it frozen or replaced
___	Set a calendar reminder to check the account monthly for 3 months
___	Review the last 2 months of statements for other unfamiliar charges
___	Change the debit card PIN and any reused password

4. Discuss

DISCUSS

A fraud alert is free and lasts one year. A credit freeze is free and lasts until you personally lift it, and blocks new credit more completely. Why might someone still choose the weaker alert over the stronger freeze?

NOTE

SSEPF10 covers spotting identity-theft methods and naming the concept-level recovery steps. Tennessee's PF 16 (design a protection plan, outline recovery steps for victims) and Massachusetts' PFL.T4.2 both go further, into the actual sequence and the actual agencies, which is what this worksheet adds.