

Recognize Identity Theft Warning Signs — Cheat Sheet

The 12 earliest warning signs. Print and keep with your bills.

Date completed: _____

Re-run this quarterly. Each pass takes about 12 minutes.

The red flags

- 1. Mail you don't recognize**
Bills, debt-collection letters, IRS notices.
- 2. Expected mail that stopped arriving**
Statements suddenly not coming → possible mail redirect.
- 3. Small unexplained card charges**
\$1–\$5 'test' charges before larger fraud.
- 4. Denied credit you should have qualified for**
Pull your credit report immediately.
- 5. Hard inquiries you didn't authorize**
On your credit report — investigate each.
- 6. Accounts on your credit report you don't recognize**
Likely fraudulent — dispute now.
- 7. EOB for medical care you didn't receive**
Medical-ID theft signal.
- 8. IRS rejection of your tax return**
"A return was already filed under this SSN."
- 9. Sudden loss of cellular signal**
Possible SIM-swap attack.
- 10. Calls from collection agencies for unknown debts**
A name is being run under your SSN.
- 11. Unexpected refund or balance notice from IRS**
Often a sign of refund redirection fraud.
- 12. Friends asking about messages you didn't send**
Account takeover — change passwords now.

Advanced — if you want to go further

- Subscribe to credit monitoring (Credit Karma free or Aura paid)
- IRS Identity Protection PIN active
- Have I Been Pwned monitoring for email/phone
- USPS Informed Delivery enabled