

Recognize Identity Theft Warning Signs

Plain-English how-to. ~10 minutes to read; lifetime of catching fraud early.

12 early warning signs, the immediate response when you spot one, and a monthly detection habit.
Print, share, and re-run quarterly.

Do This Right Now

#	STEP
1.	Open every piece of mail addressed to you with a vendor name.
2.	Notice any expected mail that suddenly stops arriving.
3.	Read every line on every statement monthly.
4.	Pull a free credit report quarterly — staggered across the three bureaus.
5.	Open every health-insurance EOB. Question anything unfamiliar.
6.	Watch for IRS notices about returns you didn't file.
7.	If you suddenly lose cell signal, call your carrier from another phone.
8.	The day you spot a sign, file at IdentityTheft.gov + freeze if you haven't.

Why This Matters

- The FTC's 2024 Consumer Sentinel data logged about 1.4 million identity-theft reports. The IRS separately tracked over \$5 billion in tax-related identity theft.
- The reason early detection matters: every month of undiagnosed identity theft compounds. Credit cards become loans, become accounts, become more.
- The good news: the warning signs below are real. Knowing them moves the average detection time from months to days. The five-minute rule.