



Discovering goals work sheet

Follow these steps to work your way out of the identity theft maze. Refer to Bankrate's [12 steps to clearing your good name](#), which elaborates on each of these points.

1. Alert your bank and creditors of fraudulent transactions.

Doing so as soon as possible after a fraudulent transaction occurs will limit your liability.

2. Put a fraud alert on your credit report.

A fraud alert on your credit report is a red flag for creditors to take some extra verification steps before giving you (or anyone posing as you) credit.

3. Check your credit reports.

When a fraud alert is added to your credit file, a credit report is automatically sent out. Scour it for errors or signs of fraud.

4. Consider a credit freeze.

To make absolutely certain that credit isn't issued without authorization, freezing your credit report effectively locks it down. Applying for credit requires giving advance notice to the credit reporting agencies.

5. Contact the FTC.

Fill out the [ID Theft Affidavit](#) and a [complaint form](#) at the FTC Web site. It will help them in their fight against identity theft. Additionally, printing out the complaint form and bringing it to the police to incorporate into their report will form your ID theft report.

6. File a police report.

Insist that the police take a report. The FTC Web site has a [letter](#) for you to give them outlining the rights of identity theft victims which only go into effect with a police report. If you run into trouble, be persistent. Try to file a "Miscellaneous Incident" report or try the state police.

7. Write to creditors and send them a copy of your ID theft report.

Besides backing your claim of identity theft, sending your identity theft report to companies that have dealt with the imposter will prohibit them from reporting the fraudulent transactions and delinquent accounts on your credit report.

8. Contact credit reporting agencies.

Notify the credit reporting agencies that you are a victim of identity theft and provide a copy of your identity theft report, along with a letter requesting that they remove the fraudulent information indicated on the attached copy of your credit report.

9. Change all account passwords.

10. Contact the [Social Security fraud hotline](#).

Notify the Office of the Inspector General if your Social Security number has been fraudulently used.

11. Get a new driver license.

If someone is fraudulently using your driver's license number, go to the Department of Motor Vehicles and get it changed.

12. Let utility companies know what happened.

Contact your telephone and utility companies to prevent a fraudster from using a utility bill as proof of residence when applying for new cards.