



Identity Theft Prevention Readiness Checklist

Score each item:

- Yes = 2 points
 - Partially = 1 point
 - No = 0 points
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Core Identity Anchors

- My primary email account has a unique password and MFA enabled.
 - My telecom/mobile carrier account is secured and reviewed.
 - My cloud storage accounts are not casually accessible.
 - Recovery contacts and backup emails are current.
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Credential Health

- I use unique passwords across major accounts.
 - I use a password manager or organised secure credential system.
 - Important services use MFA beyond password alone.
 - Old trusted devices and stale sessions are reviewed.
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Mobile & Messaging

- My smartphone does not expose sensitive previews on the lock screen.
 - I review app permissions and remove unnecessary apps.
 - Messaging/social apps are not loosely tied to forgotten devices.
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Financial Monitoring

- Real-time bank/card transaction alerts are enabled.
- I review statements for unfamiliar or small suspicious activity.
- Saved cards are not left on every online merchant account.

Scam & AI Fraud Awareness

- I do not trust urgent inbound identity/payment requests automatically.
 - I independently verify support calls, family emergencies, and account alerts.
 - I never share one-time codes or ID screenshots casually.
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Household Readiness

- Family members understand the basics of verification-code scams and fake urgent requests.
 - Elderly relatives receive periodic reminders about impersonation fraud.
 - Teenagers understand password reuse and oversharing risks.
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Incident Preparedness

- I know how to contact my bank quickly if fraud is suspected.
 - I know how to contact my telecom provider quickly if number hijack is suspected.
 - I would know which accounts to lock first if identity theft occurred.
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Long-Term Vigilance

- I perform a monthly review of important digital accounts and alerts.
 - Dormant accounts/apps are not left unmanaged indefinitely.
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SCORING RESULTS

38–48 Points — STRONG MATURITY

You maintain a highly aware personal identity defence posture with reduced fraud chaining vulnerability.

20–37 Points — MODERATE EXPOSURE

You have some good habits, but several convenience gaps still leave identity theft opportunities open.

0–19 Points — HIGH VULNERABILITY

Your current digital habits leave too many identity anchors exposed in a fraud environment that is now faster and more convincing than ever.