BILL'S HOME TECH

Home & Small Business Tech Solutions

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Credit Monitoring vs. Credit Freeze

Two very different tools — and which you actually need

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1 The 60-Second Version

The whole thing in a breath.

Credit monitoring and a credit freeze are often confused but do very different things. Credit monitoring watches your credit reports and alerts you to activity — a new account, an inquiry, a change — so you find out that something has happened (after the fact). A credit freeze (also called a security freeze) actually locks your credit reports so that no one can open new credit in your name while it's frozen — stopping the fraud before it happens, since lenders can't check your credit to approve a new account.

The crucial facts: a credit freeze is free by law (to place, and to lift temporarily or permanently), and it's generally the stronger protection against the most damaging identity theft — someone opening new accounts in your name — because it prevents rather than merely alerts. Credit monitoring, by contrast, is often sold as a paid service and, while useful for catching things, doesn't actually prevent new-account fraud.

So for most people, the best move is to place a free credit freeze at each of the three major credit bureaus (Equifax, Experian, and TransUnion), which blocks new-account identity theft at little cost but a few minutes' setup. You temporarily lift ('thaw') the freeze — also free — when you yourself need to apply for credit.

Monitoring can be a useful complement for watching your credit, and free versions exist, but it shouldn't be relied on instead of a freeze. In short: freeze your credit (free, strong, preventive); treat monitoring as a secondary, watching tool.

- Monitoring alerts you to credit activity after it happens; a freeze prevents new credit from being opened in your name in the first place.
- A credit freeze is free by law and the stronger protection against new-account identity theft; place one at all three bureaus (Equifax, Experian, TransUnion).
- Monitoring is often sold paid and doesn't prevent fraud — useful as a secondary watching tool, not a substitute for a freeze.

GOOD TO KNOW

The big picture: the single most effective (and free) step against the worst identity theft — someone opening new accounts in your name — is a credit freeze, because it prevents rather than just alerts. Monitoring tells you after something happens; a freeze stops it. Freeze your credit at all three bureaus (free), and treat monitoring as a secondary tool.

THEY'RE DIFFERENT

2 Two Very Different Tools

Alert versus prevent.

The most important thing to grasp is that credit monitoring and a credit freeze are fundamentally different in what they do — one watches and alerts, the other prevents — and confusing them can lead people to pay for weaker protection while missing the stronger free one. Let's be clear on each.

What each one is

- Credit monitoring — a service that keeps an eye on your credit reports and alerts you to activity or changes (a new account opened, a credit inquiry, a change in your report). It tells you something has happened, so you can react — but after the fact.
- A credit freeze (security freeze) — a lock you place on your credit reports that stops anyone from accessing them to open new credit. While frozen, a lender can't pull your credit to approve a new account, so new credit can't be opened in your name (including by a thief) — preventing the fraud before it happens.
- Monitoring is reactive (alerts after activity); a freeze is preventive (blocks the activity).
- A freeze is free by law; monitoring is often a paid service (though free versions exist).
- They can be used together, but they are not the same thing and don't replace each other.

Why the distinction matters so much

This difference matters enormously because the most damaging kind of identity theft is someone opening new credit accounts (loans, credit cards) in your name — and a freeze actually prevents that, while monitoring only tells you after it's happened. With monitoring alone, a thief could still open an account in your name; you'd get an alert, then have to scramble to deal with the fraud after the fact.

With a freeze, the thief can't open the account in the first place, because lenders can't access your frozen credit to approve it. So a freeze stops the harm, while monitoring at best catches it early. This is why, despite credit monitoring being the heavily-marketed, often-paid service, the free credit freeze is generally the stronger and more valuable protection for most people — a point the next chapters develop.

Understanding that these are different tools (alert vs. prevent), not interchangeable, is the foundation for protecting yourself effectively and without unnecessary cost.

> **GOOD TO KNOW**
>
> The key mental model: credit monitoring is like a security camera that tells you after someone has broken in, while a credit freeze is like locking the door so they can't get in at all. Both have a place, but for preventing the worst identity theft — new accounts opened in your name — the lock (freeze) is what actually stops it, and it's free. The camera (monitoring) only alerts you after the fact.

A FREEZE IS FREE

3

A Credit Freeze Is Free

The fact many people miss.

A crucial fact that many people don't realize — and that the paid-monitoring marketing doesn't emphasize — is that placing a credit freeze is free. By law, you can freeze your credit, and lift the freeze, at no cost. This makes the stronger protection also the cheaper one, which surprises people used to being sold paid 'credit protection.'

What's free about a freeze

- Placing a freeze is free — by federal law, you can place a security freeze on your credit reports at each bureau for free.
- Lifting it is free too — temporarily 'thawing' the freeze (when you need to apply for credit yourself) or removing it permanently is also free.
- It's free at all three major bureaus — Equifax, Experian, and TransUnion, where you place the freeze.
- There's no ongoing cost — unlike a paid monitoring subscription, a freeze has no monthly fee.
- Freezes for your children (child credit freeze) are also generally free, protecting kids whose identities can be targeted.
- This has been the case under federal law in recent years — a genuine consumer protection.

The free-and-strong combination

The remarkable thing is that the stronger protection (the freeze) is also the free one. Under federal law, you have the right to freeze and unfreeze your credit at no charge, at all three major bureaus — there's no reason, cost-wise, not to do it. This upends what many people assume, since the credit-protection industry heavily markets paid monitoring services, leaving the impression that real protection costs money.

In fact, the most effective single step against new-account identity theft costs nothing but a few minutes to set up. You can place the freeze, and when you yourself need to apply for a loan, credit card, or anything requiring a credit check, you simply lift it temporarily (free) and then it refreezes. There's no monthly fee ever.

Knowing the freeze is free is genuinely important, because it means the best protection is available to everyone at no cost, and it saves people from assuming they must pay for 'credit protection' services that actually do less. So the headline is: the strongest common protection against identity theft is also free — take advantage of it.

GOOD TO KNOW

By federal law, placing and lifting a credit freeze is free at all three major bureaus — there's no cost to freeze your credit, thaw it when you need credit, or remove the freeze. This surprises many people, because the industry heavily markets paid 'credit protection' (monitoring) services. But the strongest common protection against new-account identity theft — the freeze — costs nothing. Don't assume real protection requires paying.

FREEZE = STRONGER

4 Why a Freeze Is the Stronger Protection

Prevention beats alerts.

Beyond being free, a credit freeze is generally the stronger protection against the most damaging identity theft, precisely because it prevents the harm rather than just alerting you to it. Understanding why makes clear why a freeze should be most people's primary defense.

Why the freeze protects better

- It stops new-account fraud — the worst identity theft is a thief opening new loans or credit cards in your name; a freeze prevents this, because lenders can't access your frozen credit to approve the new account.
- It prevents rather than detects — monitoring would only tell you after a fraudulent account was opened, leaving you to clean up the mess; a freeze stops the account from being opened at all.
- It directly counters what thieves do with stolen personal info — much identity theft relies on being able to open credit with your stolen details, which a freeze blocks.
- It's especially valuable after a data breach — if your information was exposed, a freeze guards against thieves using it to open accounts.
- It doesn't affect your existing accounts or credit score — a freeze only blocks new credit inquiries/accounts; you keep using your current cards and it doesn't hurt your score.

The case for the freeze

The strength of a freeze is that it attacks identity theft at its most damaging point: the opening of new credit in your name. Because a frozen credit report can't be accessed by lenders to approve new credit, a thief with your personal information simply can't open that new loan or card — the fraud is prevented, not merely detected.

This is a fundamentally stronger position than monitoring, which would let the account be opened and then alert you, leaving you to deal with fraud that's already occurred. A freeze is especially valuable in our era of frequent data breaches: if your Social Security number and other details have been exposed (as, realistically, most people's have been in some breach), a freeze is what stops thieves from using them to open accounts.

Reassuringly, a freeze doesn't interfere with your normal financial life — it only blocks new credit; your existing credit cards, loans, and accounts keep working, and it doesn't lower your credit score. The only minor inconvenience is that when you yourself want to apply for new credit, you have to temporarily lift the freeze first (easy and free).

For the vast majority of people, that small inconvenience is well worth the strong, free, preventive protection — which is why consumer advocates widely recommend a freeze as the primary defense against identity theft.

> **GOOD TO KNOW**
>
> A credit freeze only blocks new credit from being opened in your name — it does not affect your existing accounts, your ability to use your current credit cards, or your credit score. So freezing your credit has essentially no downside to your normal financial life; the only step it adds is temporarily lifting the freeze (free) when you want to apply for new credit. That's a small price for strong, preventive, free protection.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

SET UP A FREEZE

5 Setting Up a Freeze at the Three Bureaus

A few minutes, each bureau.

To protect yourself, you place a credit freeze at each of the three major credit bureaus — because a thief could use any one of them, you need to freeze all three. It's a straightforward process you do once (plus lifting it temporarily when you need credit yourself), and it's free at each.

How to set up a freeze

1. Know the three bureaus — you freeze your credit at each of the three major credit bureaus: Equifax, Experian, and TransUnion. (Freezing at just one isn't enough, since lenders may check any of them.)
2. Go to each bureau's official website (or call them) — each lets you place a freeze online (fastest) or by phone; use their genuine official sites.
3. Set up a freeze account / provide identity info — you'll verify your identity and typically create a login or get a PIN; keep the login/PIN safe, as you'll need it to lift the freeze later.
4. Place the freeze at each of the three — repeat the process for all three bureaus.
5. Keep your freeze credentials safe — store the PINs/logins securely, since you need them to thaw the freeze when applying for credit.
6. To apply for credit later, temporarily lift (thaw) the freeze — at the bureau(s) the lender will check (or all three if unsure), for a set time or specific creditor, then it refreezes; this is also free.
7. Consider freezing your spouse's and children's credit too, as appropriate.

Doing it right

The key points for setting up a freeze well: do it at all three bureaus (Equifax, Experian, and TransUnion), since freezing only one leaves the others open for a thief to exploit; use each bureau's genuine official website (or phone), not a lookalike; and carefully save the login credentials or PINs each gives you, because you'll need them to temporarily lift the freeze when you yourself apply for credit.

Placing the freeze takes only a few minutes per bureau and is free. From then on, your credit is locked against new-account fraud. The one ongoing task is that when you want to apply for a loan, credit card, mortgage, or anything requiring a credit check, you first temporarily 'thaw' the freeze — ideally at the specific bureau the lender will use (or all three if you're not sure), for a set period, after which it automatically refreezes; this is quick and free.

It's also worth freezing the credit of your spouse and any children (child identity theft is a real and under-noticed problem, and child freezes are free). Once set up, a freeze protects you quietly in the background, requiring attention only on the rare occasions you apply for new credit — a small, free, and highly effective piece of self-protection.

WATCH OUT

Set up your credit freeze through each bureau's genuine official website or phone line (Equifax, Experian, and TransUnion) — not a lookalike or a paid 'credit protection' site that charges for what's free. And carefully save the login or PIN each bureau gives you: you'll need it to temporarily lift the freeze when you apply for credit yourself, and losing it makes thawing harder. Freezing at only one bureau isn't enough — do all three.

MONITORING'S ROLE

6 When Monitoring Is Worth It

A useful complement.

None of this means credit monitoring is worthless — it has a genuine, if secondary, role. The point is that monitoring complements a freeze rather than replacing it, and that you often don't need to pay for it. Understanding monitoring's proper role helps you use it sensibly without overpaying.

Where monitoring helps

- Catching other fraud and errors — monitoring alerts you to credit activity and changes, which can catch things a freeze doesn't prevent (like misuse of existing accounts, errors on your report, or if a freeze was somehow bypassed).
- Peace of mind and awareness — regular visibility into your credit and alerts to changes.
- After a breach — companies often offer free monitoring to those affected by a data breach; worth taking if offered free.
- Free versions exist — some services, and some banks/credit cards, offer free credit monitoring or alerts, and you can check your credit reports regularly for free yourself.
- It does not prevent new-account fraud — the key limitation; it alerts after the fact, so it's not a substitute for a freeze.

Using monitoring sensibly

The sensible way to think about credit monitoring is as a useful secondary tool on top of a freeze, not instead of one — and often one you needn't pay for. Monitoring's value is in alerting you to activity and changes, which can catch things a freeze doesn't cover (such as fraud on your existing accounts, or errors on your report) and give you general awareness of your credit.

But because it only alerts after activity, it doesn't prevent the new-account fraud a freeze stops — so it should never be relied on as your main protection in place of a freeze. The good news is that you often don't need to pay for monitoring: free credit monitoring or alerts are available from many banks and credit card companies and

some services, companies frequently offer free monitoring to people affected by their data breaches (worth accepting), and you can regularly check your own credit reports for free (you're entitled to free credit reports from the bureaus).

So before paying for a monitoring subscription, see whether you can get the alerting you want for free. The overall strategy for most people: place the free freeze as your primary, preventive protection, and add free monitoring/alerts as a secondary watching layer — paying for a monitoring service only if you specifically want features the free options don't provide.

This gets you strong protection without unnecessary cost.

> **GOOD TO KNOW**
>
> Before paying for a credit monitoring service, check whether you can get it free: many banks and credit cards offer free credit monitoring or score alerts, companies often provide free monitoring to people affected by a data breach, and you can regularly check your own credit reports for free. Combined with a free credit freeze (your primary protection), free monitoring usually covers what most people need — no paid subscription required.

COMMON QUESTIONS

7 Common Questions

The credit-protection questions, cleared up.

“What's the difference between monitoring and a freeze?”

Credit monitoring watches your credit and alerts you to activity (a new account, an inquiry, a change) — after it happens. A credit freeze locks your credit so no one can open new credit in your name in the first place, because lenders can't access your frozen report to approve it. So monitoring is reactive (tells you after), a freeze is preventive (stops it).

The freeze is the stronger protection against the worst identity theft (new accounts opened in your name) — and it's free, while monitoring is often a paid service.

“Isn't paid credit protection better?”

Not usually — this is a common misconception. The heavily-marketed paid services are typically credit monitoring, which alerts you after fraud happens but doesn't prevent it. The stronger protection — a credit freeze that actually blocks new accounts from being opened in your name — is free by law.

So the better protection is the free one. You often don't need to pay for monitoring either, since free monitoring/alerts are available from many banks and after breaches. Don't assume real protection requires paying; the freeze is free and strongest.

“Does a freeze hurt my credit or block my own cards?”

No. A credit freeze only blocks new credit from being opened in your name — it does not affect your existing accounts (your current credit cards and loans keep working normally) and it does not lower your credit score. The only step it adds is that when you want to apply for new credit, you first temporarily lift ('thaw') the freeze, which is quick and free, after which it refreezes.

So freezing has essentially no downside to your normal financial life — a small bit of friction only when you yourself seek new credit, in exchange for strong, free protection.

“How do I set up a freeze?”

Place a freeze at each of the three major credit bureaus — Equifax, Experian, and TransUnion (all three, since lenders may check any) — through each bureau's genuine official website (fastest) or by phone. You'll verify your identity and get a login or PIN; save these carefully, as you'll need them to lift the freeze when you apply for credit.

It's free and takes a few minutes per bureau. To apply for credit later, temporarily thaw the freeze (also free), then it refreezes. Consider freezing your spouse's and children's credit too.

Use the real bureau sites, not paid lookalikes.

WRAP UP

8 Freeze First, Free and Strong

The protection to prioritize.

Credit monitoring and a credit freeze are different tools, and knowing the difference lets you protect yourself far more effectively — and for free. Monitoring watches your credit and alerts you to activity after it happens; a credit freeze locks your credit so new accounts can't be opened in your name in the first place.

The freeze is the stronger protection against the most damaging identity theft — someone opening new credit with your stolen details — because it prevents rather than merely detects, and crucially, by law it's free to place and lift, at all three bureaus (Equifax, Experian, and TransUnion). It doesn't hurt your score or block your existing accounts; the only added step is temporarily thawing it (free) when you yourself apply for credit.

So for most people, the best move is to place a free credit freeze at all three bureaus as your primary protection, and treat credit monitoring — often available free from banks or after breaches — as a useful secondary watching layer, rather than paying for monitoring under the mistaken belief it's the real protection.

Freeze first: it's free, strong, and preventive — the single most effective common step against identity theft.

- Monitoring alerts you after credit activity; a freeze prevents new credit from being opened in your name.
- A credit freeze is free by law and the stronger protection — it stops new-account identity theft.
- Freeze at all three bureaus (Equifax, Experian, TransUnion); it doesn't hurt your score or existing accounts.
- Temporarily thaw the freeze (free) when you apply for credit yourself.

- Treat monitoring as a secondary watching tool — often available free — not a substitute for a freeze.

GOOD TO KNOW

If you'd like a hand protecting yourself from identity theft — understanding the freeze-versus-monitoring difference, placing a free credit freeze at all three bureaus (and saving the PINs safely), knowing how to thaw it when you need credit, and finding free monitoring instead of paying for it — that's exactly the kind of practical, money-saving help I'm glad to provide, so you get strong protection against identity theft for free, the way most people should.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task.

I want to...	Do this...
They're different	Monitoring alerts you after activity; a freeze prevents new credit
A freeze is free	By law you can freeze and unfreeze your credit for free
Freeze = stronger	A freeze blocks new accounts in your name — the key protection
Three bureaus	Set up a freeze at each: Equifax, Experian, and TransUnion
Monitoring's role	Useful for alerts/watching, but doesn't prevent new-account fraud
Often paid vs free	Monitoring is often sold paid; the freeze costs nothing
Get help	Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

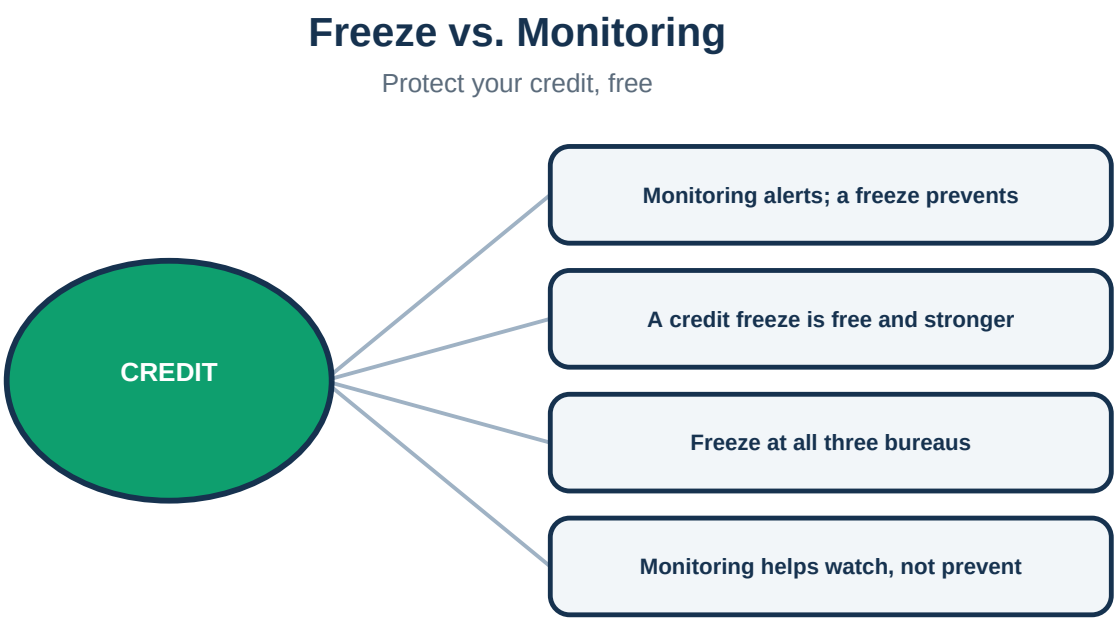


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Difference

Two tools

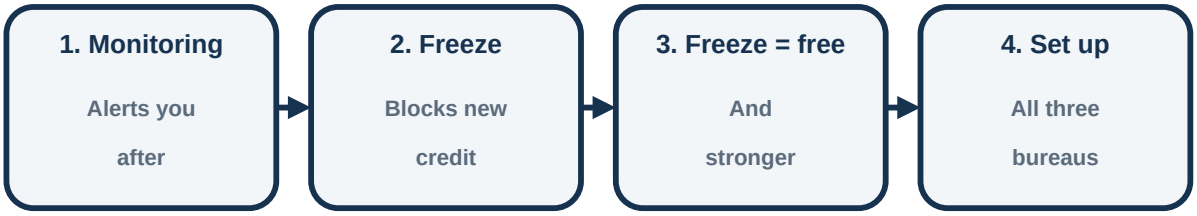


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.

HOW I CAN HELP

Your Visit — and My Promise

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full $99. No questions, no awkwardness. That's how I'd want to be treated.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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