



Protecting a Late Loved One's Identity from Fraud

Guard a Loved One's Name From Fraud The simple notices that stop identity theft after a death

————— **An Extended Guide · No. 1806** —————

Tech Made Simple. Service Made Personal.

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THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

When someone passes away, their name, birthdate, and Social Security number do not simply disappear. For a window of time, thieves can try to use that information to open accounts, file a tax return, or borrow money in the name of someone who is gone. It has an ugly nickname: ghosting. The good news is that a few plain steps close that window and keep your loved one's good name safe.

- 1 Order several certified copies of the death certificate — you will need them.
- 2 Notify the three credit bureaus and ask for a deceased alert on the file.
- 3 Send a death certificate to the banks, card issuers, and the Social Security Administration.
- 4 Notify the IRS, cancel the driver's license, and cancel the voter registration.
- 5 Keep the obituary short, and watch the mail for anything suspicious.
- 6 Check the credit file once, then watch for about a year.

GOOD TO KNOW

You do not have to do all of this in one day. There is a natural order, and this guide walks it slowly. Work with the estate and, if there is one, the attorney — you are not alone in this.

The rest of this guide takes each step one page at a time. Take breaks. There is no rush, and there is no wrong pace for something this tender.

WHAT IT IS

2. What “Ghosting” a Deceased Person Means

The word sounds strange, but the idea is simple and sadly old. Ghosting is when a thief uses a dead person's identity to commit fraud. They may open a credit card, apply for a loan, file a fake tax return for a refund, or sign up for services, all in the name of someone who has passed away. Because the real person can no longer notice or object, the fraud can go unseen for a while.

Thieves find the information in ordinary places: obituaries, public records, and old data that leaks online. A full name, a birthdate, and a home address are often enough to begin. The Social Security number is the prize, and it can turn up in more places than families expect.

- What it is: fraud committed in the name of someone who has died.

- What it is not: your fault, or a sign you did anything wrong.
- Why it matters: it can tangle the estate and upset the family for months if ignored.

GOOD TO KNOW

This guide is about protecting the person who passed away. There is a separate danger — scammers who target the grieving family directly — and that has its own guide. Here, we guard your loved one's identity.

WHY IT HAPPENS

3. Why Thieves Target the Newly Deceased

It helps to understand why this happens, because it takes away some of the shock. A newly deceased person is, to a thief, an identity that no one is watching closely yet. The accounts are real. The credit history is real. And for a short time, no one has told the banks or the government that the person is gone.

That gap — between the death and the moment everyone has been notified — is exactly what a thief hopes to slip through. The faster the right offices are told, the smaller that gap becomes. Most of this guide is simply about closing that gap, office by office.

- The identity still looks active to banks and lenders.
- No one is checking the credit file for new, false accounts.
- Public obituaries can hand over the very details thieves need.

WATCH OUT

Speed matters more than perfection here. A simple notice sent soon protects more than a perfect letter sent weeks later. Start with the credit bureaus and Social Security, and the rest can follow.

HOW IT SPREADS

4. How a Death Becomes Public

A death becomes public faster than most families realize. An obituary in the paper or online is read widely, and not only by friends. Funeral notices, memorial pages, and public records all carry information. None of this is wrong — sharing the loss is natural and healing — but it pays to know what a stranger can see.

The details that help a thief are the ones that double as security questions: a full date of birth, a mother's maiden name, a home address, the city of birth. An obituary that lists all of

these, however lovingly, gives a thief a head start.

- Obituaries, in print and online, are read by the public.
- Memorial pages and guest books can be searched by anyone.
- Some public records list birthdates and addresses.

TIP

You can honor someone fully without listing their birthdate, mother's maiden name, or home address. A warm tribute needs none of those. There is a whole page on this later.

FIRST STEP

5. Order Enough Certified Death Certificates

Almost every step in this guide needs the same thing: a certified copy of the death certificate. This is the official document, with a raised seal or a stamp, that proves the death to a bank or government office. A plain photocopy is usually not accepted. So the very first practical move is to order several certified copies.

The funeral home often helps you order them, or you can request them from the county or state vital records office. There is usually a small fee per copy, and it can change, so ask. Families are often surprised by how many copies they end up needing.

- 1 Ask the funeral director how to order certified copies, or contact vital records.
- 2 Order more than you think you need — perhaps ten to start.
- 3 Keep them in one safe folder, and sign out each one you mail.
- 4 Ask whether any office will accept a copy returned to you afterward.

GOOD TO KNOW

Many offices return your certified copy after they record the information. Ask each one. That can save you ordering a fresh batch later.

THE CREDIT BUREAUS

6. Notify the Three Credit Bureaus

The single most protective step is telling the three big credit bureaus that your loved one has passed away. These three companies — Equifax, Experian, and TransUnion — hold the credit file that lenders check before opening any new account. When they place a deceased alert on the file, lenders are warned, and it becomes far harder for a thief to open credit in that name.

You notify each one separately. The good news is that in practice, notifying one often prompts the others, but you should not rely on that. Contact all three to be sure. The next three pages walk through each bureau on its own.

- The three bureaus are Equifax, Experian, and TransUnion.
- Ask each to place a deceased alert, sometimes called a deceased indicator.
- Send a certified death certificate if they request one.
- Include the full name, Social Security number, birthdate, and date of death.

TIP

Send letters by a mail service that gives you tracking or a return receipt. That way you have proof the bureau received the notice and the certificate.

EQUIFAX

7. Equifax — Request a Deceased Alert

Start with Equifax. You can reach them by mail, and often by phone, to report a death and ask for a deceased alert on the file. If you are the surviving spouse or the executor, you are the right person to make this request. Have the key facts in front of you before you call or write.

- 1 Gather the full legal name, Social Security number, birthdate, and date of death.
- 2 Have the last known address and your own proof of authority ready.
- 3 Write a short letter asking Equifax to place a deceased alert on the file.
- 4 Enclose a certified copy of the death certificate.
- 5 Keep a copy of your letter and note the date you sent it.

If you reach them by phone, write down the name of the person you spoke with and the date. A short note like that is worth its weight later if a question comes up.

GOOD TO KNOW

The exact mailing address and phone number can change over time. Search the Equifax website for their deceased or 'report a death' page, or call and ask for the right department before you send anything.

EXPERIAN

8. Experian — The Same Request

Next is Experian. The request is the same in spirit: ask them to note on the credit file that the person has died, so no new credit can be opened in their name. You send the same package of information and a certified death certificate.

- 1 Use the same facts you gathered for Equifax.
- 2 Write a short letter asking Experian to add a deceased notice to the file.
- 3 Enclose a certified copy of the death certificate.
- 4 Note the mailing date and keep a copy of everything you send.

Because the three bureaus do not all share a single process, treating each as its own separate task keeps you from assuming something was done when it was not. One letter, one envelope, one bureau at a time.

TIP

Make one master copy of your notification letter, then change only the bureau's name and address for each. It saves effort and keeps every letter consistent.

TRANSUNION

9. TransUnion — The Third Bureau

The third is TransUnion, and the request is identical. With this letter sent, all three major files will carry the notice, and the strongest layer of protection is in place. This is the step that quietly stops most ghosting before it starts.

- 1 Send TransUnion the same letter and certified death certificate.
- 2 Ask for a deceased alert on the credit file.
- 3 Record the mailing date with the other two.
- 4 File all three copies together so the estate has a clear record.

GOOD TO KNOW

Once all three bureaus are notified, you have done the most important single thing in this guide. Everything after this is steady follow-up, not emergency work.

Give yourself a moment of credit here. Three letters, carefully sent, shut the busiest door a thief uses. The rest of the house is easier to lock from here.

WHAT IT DOES

10. What a Deceased Alert and a Freeze Really Do

It helps to know what these tools actually do, in plain words. A deceased alert is a flag on the credit file that tells any lender who checks it that this person has died. A responsible lender seeing that flag will stop and refuse to open a new account. It is a warning sign posted on the file.

A credit freeze is a stronger lock. It blocks access to the credit file entirely, so a lender cannot even pull the report to approve new credit. For a deceased person, the deceased alert is the main tool. Some families also ask about a freeze for extra peace of mind; the bureaus can explain what is possible for an estate.

- Deceased alert: a flag warning lenders the person has died.
- Credit freeze: a lock that blocks new credit from being opened.
- Both make it far harder for a thief to borrow in your loved one's name.

GOOD TO KNOW

Neither tool costs you anything to place. If anyone tries to charge a fee to 'freeze a dead person's credit,' be cautious and ask the bureau directly.

CHECK THE FILE

11. Request a Credit Report to See the Accounts

Once the bureaus are notified, it is worth asking for a copy of the credit report. As the surviving spouse or executor, you can request it. The report lists the accounts open in your loved one's name — cards, loans, and lines of credit. It becomes your to-do list for which companies to notify.

Read it slowly. Most of what you see will be real accounts your loved one truly had. But look for anything you do not recognize, especially anything opened near or after the date of death. That is the kind of thing to report right away.

- 1 Request the credit report from the bureaus as the executor or spouse.
- 2 List every real account you find — you will notify each company.
- 3 Circle anything unfamiliar or opened around the date of death.
- 4 Report anything suspicious to the bureau and the company at once.

WATCH OUT

An account opened after the date of death is a serious red flag. A dead person cannot open an account, so treat any such entry as possible fraud and report it immediately.

THE BANKS

12. Send Death Certificates to the Banks

With the credit report as your list, turn to the banks. Each bank where your loved one held a checking or savings account needs to be notified of the death. The bank will guide you on what they need, which is usually a certified death certificate and proof that you have authority over the estate.

Do not simply keep using the accounts as if nothing happened. The bank will help you move the funds into the estate properly. This both protects the money and keeps the estate clean for the attorney and the court.

- Call each bank's bereavement or estate department.
- Ask exactly what documents they need before you mail anything.
- Send a certified death certificate and your proof of authority.
- Let the bank tell you how to handle the balance — do not guess.

WATCH OUT

Never log into the deceased's online banking to move money yourself. It can look as though the person acted after death, and that tangles the estate. Work through the bank's proper process.

THE CARDS

13. Notify the Credit-Card Issuers

Credit cards deserve their own attention, because an open card in a deceased person's name is a tempting target. Notify each card issuer of the death and ask them to close the account. The issuer may ask for a certified death certificate and proof you can act for the estate.

Be careful with cards that other people also use. If a spouse was an authorized user on the deceased's card, that card will close too, and the survivor may need their own new card. If the deceased was an authorized user on someone else's card, that is simpler — just have them removed.

- 1 List every card from the credit report and the mail.
- 2 Call each issuer's bereavement line and ask to close the account.
- 3 Send any death certificate the issuer requires.
- 4 Sort out authorized users and any shared cards separately.

GOOD TO KNOW

Ask the issuer about any automatic payments charged to the card. Stopping those prevents surprise charges that the estate would later have to chase down.

SOCIAL SECURITY

14. Notify the Social Security Administration

The Social Security Administration must be told of the death. In many cases the funeral home reports it for you, if you give them the Social Security number and ask them to. But do not assume it was done — confirm it, and if there is any doubt, contact Social Security yourself.

This step matters for two reasons. First, benefits must stop, and any payment for a month after death usually has to be returned. Second, Social Security maintains the record that many other institutions rely on. Reporting the death here ripples outward in a protective way.

- 1 Ask the funeral home whether they will report the death to Social Security.
- 2 If unsure, contact Social Security directly to confirm it was reported.
- 3 Have the Social Security number and the date of death ready.
- 4 Ask about any benefits that must be returned, and about survivor benefits.

GOOD TO KNOW

A surviving spouse may be entitled to a small one-time payment and, in some cases, ongoing survivor benefits. Ask Social Security what applies. It is worth the call.

WHY IT MATTERS

15. Why the Social Security Notice Matters So Much

It is worth understanding why the Social Security notice carries so much weight. The agency keeps a master record of deaths. Banks, lenders, and other institutions can check against it. Once a death is recorded there, it becomes much harder to use that Social Security number to open credit or claim benefits.

In other words, reporting the death to Social Security does not just stop the benefits. It helps shut the identity down across the whole financial system. That is why it sits near the top of the list, right alongside the credit bureaus.

- Social Security keeps the record other institutions check.
- Recording the death makes the number far less useful to a thief.
- It is one notice that quietly protects many accounts at once.

TIP

If you ever see signs that the death was recorded incorrectly, or that benefits are still arriving months later, contact Social Security promptly. Fixing a record early is easier than fixing it late.

THE IRS

16. Notify the IRS and Guard Against Tax Fraud

Tax-return fraud is one of the more common ways a deceased person's identity is misused. A thief files a return using the Social Security number and tries to collect a refund before anyone notices. Filing the final tax return promptly, and knowing the signs of trouble, is the defense.

The person handling the estate usually files a final return for the year of death. A tax professional or the attorney can help with this, and it is one of the places where professional help is well worth it. If a return is rejected because one was 'already filed,' that is a warning sign of fraud.

- The executor or a tax professional files the final return.
- File on time to get ahead of any thief.
- A rejected return saying one was 'already filed' can mean fraud.
- Keep the attorney or tax preparer in the loop.

WATCH OUT

The IRS does not call, text, or email demanding immediate payment or threatening arrest. Any such 'IRS' contact about a deceased person is a scam. Hang up and, if needed, reach the IRS through its official website.

THE BMV

17. Cancel the Driver's License or State ID

A driver's license or state ID card is a real, usable piece of identity, so it should be canceled. In Ohio this is handled by the Bureau of Motor Vehicles, the BMV. Reporting the death and canceling the license closes off one more document a thief could misuse.

You will typically need a certified death certificate. Rules vary from state to state, and for a snowbird who split time between Ohio and somewhere warmer, you may need to handle two states. Check with each state's motor vehicle office for its own process.

- 1 Contact the Ohio BMV, or the motor vehicle office in the right state.
- 2 Ask how to report a death and cancel the license or ID.
- 3 Provide a certified death certificate if required.
- 4 Handle vehicle titles and plates with the same office while you are at it.

GOOD TO KNOW

The exact steps differ by state and change over time, so always confirm with the motor vehicle office directly. If this feels like one errand too many, it is an easy one to ask for help with.

VOTER ROLLS

18. Cancel the Voter Registration

Canceling the voter registration is a small but worthwhile step. It removes the name from the rolls, which both keeps the records accurate and closes one more door. In Ohio this is handled through the county board of elections.

Often the state is notified of deaths automatically and removes the name in time. But it does no harm to contact the county board of elections and confirm, especially if you want the matter settled sooner rather than later.

- 1 Contact the county board of elections in the county where your loved one lived.
- 2 Ask how to cancel the voter registration.
- 3 Provide a certified death certificate if they ask for one.
- 4 Confirm the name has been removed from the rolls.

GOOD TO KNOW

This is a low-urgency step. Do it when the busier tasks are handled. It belongs on the list, but it does not need to be done in the first difficult days.

PENSIONS & MORE

19. Notify Pensions, Insurance, and Brokerages

Beyond the banks and cards, there is a quieter layer of accounts to notify: pensions, annuities, life insurance, and any brokerage or retirement accounts. These matter both for protecting the identity and for making sure the right beneficiaries receive what they should.

For life insurance and retirement accounts, there is often a named beneficiary who needs to file a claim. For pensions, payments must stop, and any overpayment returned. Each company will tell you what it needs. This is another good place to lean on the attorney handling the estate.

- List pensions, annuities, life insurance, and investment accounts.
- Notify each company of the death and ask what it needs.
- Help any named beneficiary file their claim with the company.
- Ask the firm or the attorney about beneficiary and account rules.

TIP

Keep questions about who inherits what for the attorney and each company. This guide protects the identity; the estate professionals handle the money and the legal side.

NEW ACCOUNTS

20. Watch for New Accounts in Their Name

Even after you have notified the bureaus, it pays to keep an eye out for new accounts appearing in your loved one's name. A determined thief may still try. Catching it early turns a big problem into a small phone call.

The signs show up in a few places. A bill or a card arrives for an account no one opened. A collection notice comes for a debt that is not real. A new entry appears on the credit report. Any of these deserves a second look, calmly and promptly.

- Mail arrives for a credit card or loan no one applied for.
- A bill or collection notice references an unfamiliar account.
- The credit report shows a new account opened near the date of death.
- A lender calls about an application you know nothing about.

WATCH OUT

Do not ignore a strange bill in a deceased person's name, hoping it is a mistake. Call the company, say the person has died, and ask whether an account was opened. It is almost always quick to sort out.

THE MAIL

21. Watch the Mail for Redirection Fraud

The mailbox tells a surprising amount of the story. Most fraud leaves a paper trail that arrives at the home: statements, cards, and notices. So the mail is both a warning system and, itself, a thing to protect. One trick thieves use is to redirect the mail to themselves.

Mail redirection fraud is when someone files a change-of-address request to send a person's mail elsewhere, so they can intercept cards and statements. If the deceased's mail suddenly stops arriving, that is a reason to check with the post office. You can also ask the post office about the right way to handle a deceased person's mail.

- Keep collecting and reviewing the mail for a good while.
- If mail suddenly stops, ask the post office whether an address change was filed.
- Watch for cards or statements for accounts you do not recognize.
- Ask the post office about forwarding the mail to the executor properly.

WATCH OUT

A sudden halt in someone's mail is not always a clerical fluke. It can mean a thief redirected it. Treat an unexplained stop as a reason to call the post office, not to wait.

HANDLING MAIL

22. Handling the Deceased's Mail Safely

Handling the mail well does two jobs at once: it protects the identity and it helps you find the accounts you still need to notify. Rather than tossing the pile, go through it with a careful eye for a few months.

- 1 Collect the mail daily if you can, or have it forwarded to the executor.
- 2 Open and sort it: bills, statements, and anything official.
- 3 Use the statements to find accounts you have not yet notified.
- 4 Shred anything with account numbers or personal details before discarding it.
- 5 Flag anything that looks like a new or unfamiliar account.

Over a couple of months, the flow of mail slows as accounts close. That slowing is a sign the work is taking hold. When little of substance arrives anymore, you are near the finish line.

TIP

A simple shredder at home is a worthwhile purchase for this task. Shredding statements before they hit the trash keeps account numbers out of the wrong hands.

DATA BROKERS

23. Opt Out of Data Brokers — Why It Helps

There is a quieter source of risk worth knowing about: data brokers. These are companies that gather personal details — names, addresses, birthdates, relatives — and sell or display them online. For a deceased person, these listings can keep the information a thief needs sitting out in the open.

Opting out, which means asking these sites to remove the listing, shrinks the pool of information available. You do not have to chase every one, and you do not have to do it all at once. Removing the largest and most detailed listings is the part that helps most.

- Data brokers collect and display personal details publicly.
- Those listings can feed identity theft even after death.
- Opting out removes or hides the listing on request.
- Focus on the biggest sites first; perfection is not the goal.

GOOD TO KNOW

You cannot scrub every trace from the internet, and you do not need to. The aim is to make a thief's job harder, not to achieve the impossible. Even a few removals help.

HOW TO OPT OUT

24. How to Do a Data-Broker Opt-Out

The opt-out process is tedious but not hard, and it is the same pattern on most sites. You find the listing, find the opt-out page, and ask for removal. Each site has its own form, usually tucked in the footer under a word like 'privacy,' 'opt-out,' or 'do not sell.'

- 1 Search a data-broker site for your loved one's name and city.
- 2 If a listing appears, look for a privacy or opt-out link at the bottom of the page.
- 3 Follow the removal steps; some ask you to confirm by email.

4 Note which sites you have cleared so you do not repeat yourself.

5 Repeat for the handful of largest, most detailed sites.

If doing this one site at a time feels like too much, there are paid services that handle removals for you, and that is a perfectly reasonable choice. Weigh the time against the cost, and do what fits your situation.

TIP

If the opt-out forms wear you down, this is an easy thing to hand off. A trusted helper or a tech service can work through the list while you tend to more important things.

THE OBITUARY

25. Keep the Obituary Short and Safe

An obituary is a tribute, and it should feel like one. But a few details that families often include out of habit are exactly the ones a thief looks for. You can write a warm, complete, loving obituary while leaving those few details out. Nobody mourning will notice their absence; a thief would have noticed their presence.

The details to skip are the ones that double as security answers. These are the facts banks and websites use to verify identity. Leave them off, and you have taken away a thief's shortcut without taking anything away from the memory.

- Leave out the full date of birth; the year alone is gentler and safer.
- Leave out the mother's maiden name.
- Leave out the home address.
- Skip the exact place of birth if it is used as a security question.

GOOD TO KNOW

A beautiful obituary is about a life, not a database. Stories, kindnesses, hobbies, and the people loved — those are what readers want. The security details were never the point.

EMAIL & PHONE

26. Secure the Email and Phone First

Two accounts quietly sit above the rest: the email and the phone. Email is where most other accounts send password resets and alerts, so whoever controls the inbox can reach a great deal. The phone receives the security codes that protect those same accounts. Securing both early strengthens everything else you are doing.

If your loved one left a password kit or an Apple Legacy Contact or a Google plan, this is where it pays off. If not, there are official paths through Apple, Google, and the phone carrier, which take patience and a death certificate. Those paths have their own guides; here, just know they come first.

- Email first: it is the key to resetting most other accounts.
- The phone next: it receives the security codes that guard accounts.
- Look for any password kit, Legacy Contact, or written instructions left behind.
- Use the official Apple, Google, and carrier paths if nothing was left.

WATCH OUT

Do not cancel the phone number the very first week. Many accounts still send codes to it. Keep it active until the important accounts are closed, then let it go.

SOCIAL MEDIA

27. Social Media — Memorialize or Close

Social media accounts are part of the identity too, and an abandoned open account can be hijacked. You have two gentle choices for each one: memorialize it, which turns it into a lasting tribute that no one can log into, or close it entirely. Either choice protects the account from misuse.

Facebook and Instagram can memorialize an account when you provide proof, such as a link to an obituary or a death certificate. They never hand over the password. Each platform has its own process, and there is a separate guide that walks through them in detail.

- Memorialize to keep a tribute that cannot be logged into.
- Or request deletion to close the account entirely.
- Facebook and Instagram ask for proof, such as an obituary link.
- No platform will give you the password, and that is by design.

GOOD TO KNOW

A memorialized profile stops showing up in birthday reminders and friend suggestions, which spares the family those small painful surprises down the road.

KEEP A LOG

28. Keep a Written Log of Every Notice

This work spans many offices and many weeks, so a simple written log is your best friend. A single notebook or one sheet of paper, listing who you contacted and when, keeps you from doing things twice or missing something. It also gives the attorney a clean record.

- 1 Keep one notebook or page just for this.
- 2 For each contact, write the company, the date, and what you sent.
- 3 Note the name of anyone you spoke with by phone.
- 4 Check off each item when the company confirms it is done.
- 5 Keep copies of every letter and death certificate you mailed.

When the list is mostly checked off, you will feel the weight lift. A log turns a vague, worrying cloud of tasks into a plain list that ends. That ending is real, and you will reach it.

TIP

Keep the log with the folder of certified death certificates. One folder, one notebook, one place. When a question comes up months later, you will be glad it is all together.

THE ESTATE

29. Work With the Estate and the Attorney

You do not have to carry all of this alone, and you should not try to. If there is a will, it names an executor, and if there is an attorney handling the estate, they are a partner in this work. Much of what protects the identity also serves the estate, so the two efforts naturally overlap.

Let the attorney handle the legal questions: who inherits, how accounts transfer, what the court needs. Your identity-protection tasks — the notices, the alerts, the watchful mail — fit neatly alongside that. When in doubt about a money or legal matter, ask them rather than guessing.

- The executor named in the will leads the estate work.
- The attorney handles legal and inheritance questions.
- Your notices and alerts support the estate, not replace it.
- Share your log with them so nothing is duplicated or missed.

GOOD TO KNOW

If there is no will and no attorney, you can still do every protective step in this guide. For the legal and money side, a short consultation with an estate attorney is often worth it.

A TIMELINE

30. A Simple Timeline — First Weeks and Ongoing

It helps to picture the whole thing as a short, front-loaded sprint followed by a long, light watch. Most of the protective work happens in the first few weeks. After that, it settles into an easy habit of keeping an eye out. Here is the shape of it.

- First days: order death certificates; notify the three credit bureaus and Social Security.
- First two weeks: notify banks, card issuers, and the IRS; secure email and phone.
- Weeks three and four: cancel the license and voter registration; handle social media; start data-broker opt-outs.
- Ongoing: collect the mail, watch the credit file, and keep the log current.

If you only remember one thing about timing, remember that the credit bureaus and Social Security come first. Everything else can follow at a humane pace. You are not behind if the smaller tasks take a while.

TIP

Pick one morning a week for this work in the early going. An hour with coffee and the folder beats trying to do it all in a single exhausting afternoon.

MONITORING

31. Monitoring for a Full Year

After the notices are sent, a light watch over the next year catches anything that slips through. Fraud against a deceased person can surface weeks or months later, so the watch matters. The good news is that it is gentle work: mostly just paying attention.

- 1 Keep collecting and reviewing the mail for several months.
- 2 Check the credit report again a few months after your notices.
- 3 Open any mail about new accounts or debts right away.
- 4 Keep the folder and log handy so you can respond quickly.
- 5 After about a year with no trouble, you can relax the watch.

Think of it as leaving the porch light on for a season. You are not standing guard every minute; you are simply keeping enough light on that nothing creeps in unnoticed. After a quiet year, you can turn the light off.

GOOD TO KNOW

If a full year passes with no strange mail, no unknown accounts, and a clean credit report, the identity is almost certainly safe. You will have done your job well.

WARNING SIGNS

32. Signs That Identity Theft Already Happened

It helps to know the warning signs, so you can act fast if one appears. None of these means disaster; each simply means make a phone call. Caught early, this kind of fraud is usually untangled without great difficulty.

- A credit card or bill arrives for an account no one opened.
- A collection agency calls about a debt that is not real.
- The final tax return is rejected because one was 'already filed.'
- The credit report shows an account opened near or after the date of death.
- Mail suddenly stops arriving with no explanation.

If you see one of these, take a breath. You are not back at square one. You spotted it, which is the whole point of the watch. The next page walks through exactly what to do.

WATCH OUT

The strongest single red flag is any account opened after the date of death. The person could not have done it, so it is fraud until proven otherwise. Report it the same day you see it.

IF IT HAPPENED

33. If It Already Happened — How to Recover

If fraud has already occurred, there is a clear path to fix it, and you are not the first to walk it. The federal government runs a website, [IdentityTheft.gov](https://www.identitytheft.gov), built for exactly this. It walks you through reporting the theft and gives you a recovery plan to follow.

- 1 Report the theft at [IdentityTheft.gov](https://www.identitytheft.gov) and save the report it generates.
- 2 Contact each company where a fraudulent account was opened; tell them the person has died.

3 Ask those companies to close the account and remove the charges.

4 Make sure the three credit bureaus have the deceased alert on file.

5 Consider filing a report with local police if a company asks for one.

Keep notes of every call and every letter, just as you did with your log. The combination of the official report, the death certificate, and your records is usually enough to clear a fraudulent account off the books.

GOOD TO KNOW

You are not liable for debts a thief ran up in a deceased person's name. The estate does not owe fraudulent charges. Report them, document them, and they come off.

COMMON WORRIES

34. Common Worries, Answered

A few questions come up again and again. Here are plain answers to the ones families ask most.

- Do I really need all this if they had little money? Yes — thieves want the identity, not just the balance.
- How many death certificates? More than you expect; ten is a sensible start.
- Can I do this before probate is finished? The protective notices, yes. For the money and legal side, ask the attorney.
- What if I miss an account? The mail and the credit report will surface it; that is why you keep watching.

GOOD TO KNOW

There is no single deadline that ruins everything if you miss it. Doing the steps in a reasonable order, soon, is what matters. Progress beats perfection every time.

If a worry is nagging at you that is not answered here, that is a fine reason to call and talk it through. Sometimes saying it out loud to someone is half the relief.

FOR THE SPOUSE

35. For the Surviving Spouse or Executor

If you are the surviving spouse or the executor, this work has landed on you at the hardest possible time. Be gentle with yourself. You do not have to be an expert, and you do not have to do it quickly. You only have to do it steadily, one call at a time.

- You are the right person to make these requests; your authority is legitimate.
- Keep your own accounts separate as you sort out shared ones.
- Lean on the attorney, the funeral home, and trusted family for help.
- Take the protective steps first; let the rest unfold at its own pace.

Many people find that having a clear list actually helps in grief. It gives the restless hours somewhere to go, and each checked box is a small, real accomplishment on a day when those are hard to come by.

TIP

Ask for help without hesitation. Handing a few tasks to a capable relative — the data-broker opt-outs, the mail sorting — is not weakness. It is wisdom.

A SIMPLE START

36. If You Only Do Three Things

If the full list feels like too much today, that is understandable. Do these three things, and you will have done the heart of it. The rest can follow when you have the strength.

- 1 Order several certified death certificates.
- 2 Notify the three credit bureaus and ask for a deceased alert.
- 3 Confirm the Social Security Administration has been told.

Those three steps close the busiest doors a thief uses. Everything else in this guide — the banks, the cards, the mail, the opt-outs — makes the protection fuller. But these three alone stop most ghosting in its tracks.

GOOD TO KNOW

Done is better than perfect. A few steps taken soon protect far more than a complete plan you are too weary to start. Begin with the three, and let the rest come.

FINISH THE JOB

37. Finish the Job Soon

You now know the whole plan. The thief's advantage is time, so the kindest thing you can do for your loved one's good name is to begin soon. Order the certificates. Send the three bureau letters. Tell Social Security. From there, work the list at a pace that respects your grief.

If any step feels like one too many — the forms, the phone trees, the data-broker opt-outs — that is exactly the sort of thing I help neighbors with every week. There is no shame in handing off the tedious parts so you can tend to what matters more.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Protecting someone's name after they are gone is a quiet act of love. Take the steps, keep the watch for a season, and then let it rest, knowing you guarded them well.

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
Order the proof Get several certified death certificates — you'll need them for each notice
Flag the credit file Notify Equifax, Experian, and TransUnion; ask for a deceased alert Tell
Social Security Confirm the death was reported; it protects many accounts at once Notify
banks and cards Send a death certificate; let them close accounts the proper way Guard
against tax fraud File the final return promptly; a 'already filed' rejection means trouble
Cancel ID documents Cancel the license at the BMV and the voter registration Shrink the
exposure Keep the obituary short; opt out of data brokers; watch the mail Keep watch
Check the credit file and mail for about a year; keep a written log Get help Call Bill: (330)
200-8042

AT A GLANCE

A Picture to Follow Along

One Certificate, Many Doors

The certified death certificate is the key that closes each account safely.

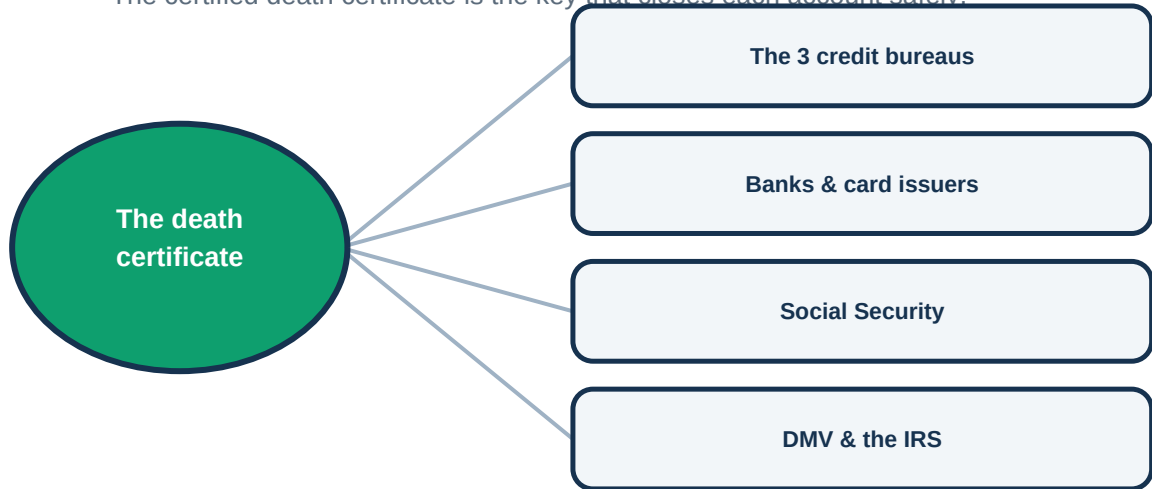


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Plan, Step by Step

Do one box at a time — this guide walks each one slowly.

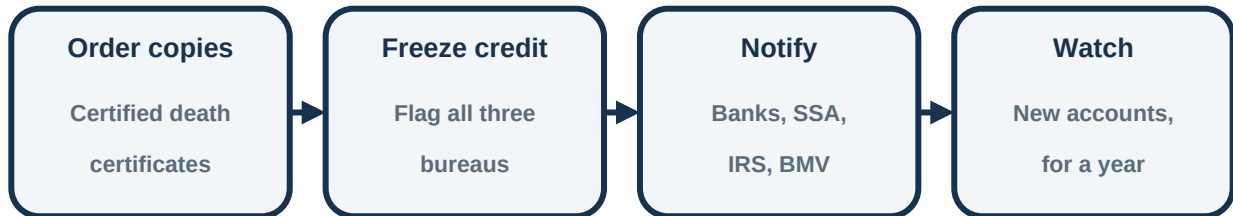


Illustration — a schematic. The order is a suggestion; do one box at a time.

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

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

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.

Call or text **(330) 200-8042** · Book a visit: billshometech.com/book · bill@billshometech.com

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