

# Protect Yourself: Freezing Your Credit To Prevent Identity Theft

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As we wrap up our Check Your Credit Email Campaign for the 2025 programming year, it's important to keep the momentum going by taking the next step in protecting your financial well-being. Checking your credit report regularly is a great first line of defense, but in today's world of increasing scams and fraud, sometimes extra protection is necessary. Identity theft continues to rise, with experts estimating that a new victim falls prey every 22 seconds. As scammers develop more sophisticated methods, protecting your personal information has never been more important.



One of the most effective and simplest steps you can take is to freeze your credit. A credit freeze prevents criminals from opening new accounts in your name. The good news? It won't affect your credit score, and thanks to federal law, it's free to place with all three major credit bureaus. Here's how to get started:

## Step 1: Review Your Credit Reports

Request your credit report from each of the three bureaus: Equifax, Experian, and TransUnion. Make sure the information is correct and that you recognize all accounts listed.

## Step 2: Gather Your Information

Have your full name, Social Security number, date of birth, address, and a government-issued ID ready. Some bureaus may also require proof of address.

## Step 3: Request a Credit Freeze

Visit the credit freeze page on each bureau's website or call them directly to submit your request.

## Step 4: Confirm and Secure Your PIN

After your freeze is placed, each bureau will provide you with a PIN or password. Keep this information in a safe, accessible place. It's what you'll need to temporarily lift or remove the freeze. Watch for confirmation from each bureau to ensure the freeze is active.

## Step 5: Monitor Your Credit

Even with a freeze in place, it's important to check your reports regularly for unusual or unauthorized activity.

A credit freeze is a powerful safeguard, but remember it also restricts your own access to new credit. If you plan to apply for a mortgage, car loan, or new credit card, you'll need to lift the freeze with each bureau before applying.

While our Check Your Credit campaign may be wrapping up, your financial security is ongoing. Take the time to freeze your credit, monitor your reports, and stay a step ahead of identity thieves. Protecting your identity takes a little time, but it's a small investment that can save you a major headache down the road.

For more information, please contact Community Vitality Agent Amanda Clasen at any Southwind District office or [amclasen@ksu.edu](mailto:amclasen@ksu.edu).