

Has someone misused your personal information to claim unemployment insurance benefits?

Here is what you can do.

REPORT THE FRAUD

- Report the fraud to your state unemployment benefits agency. You can find state agencies [here](#).
 - If possible, report the fraud online. An online report will save you time and be easier for the agency to process.
 - Keep any confirmation or case number you get. If you speak with anyone, keep a record of who you spoke with and when.
 - Follow the steps the agency tells you to take.
- Report the fraud to your employer. Keep a copy of any confirmation you get.
- You also can report the fraud to the U.S. Department of Justice's National Center for Disaster Fraud (NCDF) by completing an [NCDF Complaint Form](#) online, or by calling 866-720-5721.

PROTECT YOUR CREDIT

- Consider freezing your credit.

A [credit freeze](#) is the best way you can protect against an identity thief opening new accounts in your name. We recommend setting up a free credit freeze if an identity thief has used your information to claim unemployment insurance benefits.

A credit freeze:

- Stops most access to your credit report unless you lift or remove it.
- Is free to place and remove.
- Lasts until you lift or remove it.
- Will require you to take a few extra steps the next time you apply for credit.

Set a credit freeze by contacting each of the three credit bureaus

Credit bureau contact information:

- [TransUnion.com/credit-help](https://www.transunion.com/credit-help) 888-909-8872
- [Experian.com/help](https://www.experian.com/help) 888-EXPERIAN (888-397-3742)

- [Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services) 800-685-1111
- If you decide not to place a credit freeze, place a [fraud alert](#) on your credit reports.

Place a free, one-year fraud alert by contacting one of the three credit bureaus. That company must tell the other two.

A fraud alert is free. It will make it harder for someone to open new accounts in your name. When you have an alert on your report, a business must verify your identity before it issues a new credit in your name. You can renew the fraud alert after one year.

- Get your free credit reports and review them for fraud.

Get your free credit reports from Equifax, Experian, and TransUnion. Go to [AnnualCreditReport.com](https://www.annualcreditreport.com) or call [1-877-322-8228](tel:1-877-322-8228).

- Review your reports for fraud.

If you find any account or transaction you don't recognize, return to IdentityTheft.gov, click "Get started" then click "I want to report identity theft." On the next page, select all the account types that you believe resulted from identity theft. Follow the steps to complete your FTC Identity Theft Report and get a personal recovery plan.

If you don't find any accounts or transactions you don't recognize and the only instance of identity theft you experienced is unemployment insurance, you do not need to file a report on IdentityTheft.gov. Instead, finish the steps on this page.

- Stay alert for new signs of identity theft.
- Check your credit reports regularly at [AnnualCreditReport.com](https://www.annualcreditreport.com). You can order a free report from each of the three national credit-reporting agencies once a year.
- Keep a close eye on your bank statements and other financial account statements, utility bills, credit card statements, medical bills, and medical insurance statements.

If you find new signs of identity theft, like accounts or transactions you don't recognize, return to [IdentityTheft.gov](https://www.identitytheft.gov) to file a report and get a personal recovery plan.

FILE YOUR TAX RETURNS

- When you file your federal tax return, you must report income you received, but you should not report income that you did not receive.

Everyone who receives unemployment benefits should get an IRS Form 1099-G (Certain Government Payments), used for reporting the income on your tax returns. If you get a Form 1099-G but didn't collect any or all of the benefits listed on the Form, visit the IRS website for the [IRS's guidance](#) on identity theft involving unemployment benefits.