

**Has your personal information been misused to claim unemployment insurance benefits?  
Here is a checklist with recommendations made by the United States Federal Trade  
Commission.**

## **REPORT THE FRAUD**

- Report the fraud to the unemployment insurance agency in the state that issued the benefits. In Texas: <https://www.twc.texas.gov/reporting-fraud>
- 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.
- Report the fraud to the U.S. Department of Justice's National Center for Disaster Fraud (NCDF) by completing an [NCDF Complaint Form](https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form) at <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>, or by calling 866-720-5721.

## **PROTECT YOUR CREDIT**

- Consider freezing your credit.
- Set a credit freeze by contacting each of the three national credit bureaus. Credit bureau contact information:  
Transunion- [TransUnion.com/credit-help](https://www.transunion.com/credit-help) or by calling [888-909-8872](tel:888-909-8872)  
Experian- [Experian.com/help](https://www.experian.com/help) or by calling [888-EXPERIAN \(888-397-3742\)](tel:888-EXPERIAN)  
Equifax- [Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services) or by calling [800-685-1111](tel: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 national credit bureaus. Use the credit bureau contact information above. The credit bureau you contact 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 new credit in your name. You can renew the fraud alert after one year.
- Get your free credit reports and review them for fraud.  
To get your free credit reports from Equifax, Experian, and TransUnion, visit [AnnualCreditReport.com](https://www.annualcreditreport.com) or call [1-877-322-8228](tel:1-877-322-8228).
- Review your reports for fraud.
- Check your credit reports regularly at [AnnualCreditReport.com](https://www.annualcreditreport.com). Through April 20, 2022, you can get a free credit report every week from each of the three national credit bureaus.

## **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.



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