

Protecting Yourself From Identity Theft – Personal Finance

According to the Department of Justice, it is estimated that 24 million Americans will be victims of identity theft in 2025, as scams become increasingly sophisticated using old and new methods powered by technology like artificial intelligence and social engineering, which trick victims into sharing personal information.

Trending Identity Theft Scams

AI-powered scams: Scammers use generative AI to create realistic phishing (fraudulent) emails, text messages, fake voices, and deepfake videos to impersonate legitimate entities and individuals.

Imposter scams: Criminals pose as government agents, company representatives, or relatives to solicit sensitive information or payments, often using convincing AI-generated assets or manipulated voices.

Telemarketer/tech support scams: Fraudsters call victims pretending to be from a legitimate business or technology support team, asking for passwords or financial information.

Data breach fallout scams: After hacking a company, scammers send fake emails to victims referencing the breach and requesting that they verify or update their details through fictitious links.

Phishing, smishing, and vishing: Victims are tricked via email, text (SMS), or phone calls into sharing personal information or account credentials. New AI tools make these communications seem more authentic.

Credit/debit card skimming: Devices installed on ATMs or registers steal card data during legitimate transactions such as at retail stores, restaurants and point of sale (POS) locations.

Medical identity theft: Scammers use stolen personal information to obtain medical services or prescriptions in someone else's name.

Google Voice authentication scam: Criminals create fake buyer personas on marketplaces and trick sellers into revealing the verification codes for their accounts, which are then used to hijack the victims' phone numbers for more scams.

Source: U.S. Department of Justice; September 2025, NCJ 248991

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