

# Child Identity Theft



Childhood identity theft occurs when thieves steal the social security number of children. Since parents rarely check their children's credit reports, the theft can go undetected for years. Children provide their social security number for tax, financial, insurance and school documents, which give potential thieves many opportunities to steal them. Only when the child reaches adulthood and is turned down for credit do they realize that they have been a victim. The thief may have used the victim's social security number to get a drivers license, establish an identity and apply for credit.

## How can you protect your children from becoming victims?

- ⇒ Be careful about giving out personal information. Refuse to give the social security number unless it is required. Make sure your children are careful too, especially on the phone and internet.
- ⇒ Dispose of discarded papers carefully. Use a shredder.
- ⇒ A large percentage of identity theft starts in the home and the thief can even be a family member. Keep important papers in a secure place, away from anyone who does not need access to them.
- ⇒ If your child is under age 18 and starts to get credit card offers, check his/her credit with all three major credit bureaus. Check the reports periodically once the child reaches the age when he/she might need credit, about age 16. There should be no report, since a file isn't opened at the credit bureau until a person applies for credit.
- ⇒ If the child is getting prescreened offers, you can opt out at 888-567-8688.
- ⇒ A thief could use the social security number with a different name and address. Check with Social Security ([ssa.gov](http://ssa.gov)) to make sure there is no earnings report.





## What can I do if my child is a victim?

If you find any evidence of theft:

- ⇒ File a police report
- ⇒ Notify the three major credit bureaus
- ⇒ Notify any creditors listed on the reports
- ⇒ Notify the IRS
- ⇒ File a complaint with the Federal Trade Commission (877-438-4338, FTC.gov).
- ⇒ Keep a log of your contacts with all agencies and send any correspondence certified mail, return receipt requested. Keep a file of any correspondence and reports that you receive.

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An Educational Message from

**novadebt**

A Garden State Consumer Credit Counseling Organization

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