

SAFEGUARDING YOUR CHILD'S FUTURE



Child Identity Theft

Child identity theft happens when someone uses a minor's personal information to commit fraud. A thief may steal and use a child's information to get a job, government benefits, medical care, utilities, car loans, or a mortgage. Avoiding, discovering, and undoing the damage resulting from the theft of a child's identity can be a challenge.

Adults can monitor their own credit reports every few months to see if someone has misused their information, and order a fraud alert or freeze on their credit files to stymie further misuse. But most parents and guardians don't expect their youngster to have a credit file, and as a result, rarely request a child's credit report, let alone review it for accuracy. A thief who steals a child's information may use it for many years before the crime is discovered. The victim may learn about the theft years later, when applying for a loan, apartment, or job.

Protecting Your Child's Identity

Keep Your Child's Personal Information Safe

Parents do a lot to protect their children from physical harm, from teaching them to look both ways before crossing the street to making sure they're dressed warmly for a snowy day. Protecting their personal information is important, too. Here's how:

- Keep all documents that show a child's personal information safely locked up. What is personal information? At a minimum, it includes a child's date of birth, Social Security number, and birth certificate. Don't carry your child's Social Security card with you.
- Share your child's Social Security number only when you know and trust the other party. If someone asks for your child's Social Security number, ask why they want it, how they'll safeguard it, how long they'll keep it, and how they'll dispose of it. If you're not satisfied with the answers, don't share the number. Ask to use another identifier.
- Before you share personal information on the internet, make sure you have a secure connection. A secure website has a lock icon in the address bar and a URL that begins with "https."
- Use a computer with updated antivirus and firewall protection. Don't send personal or financial information – your child's or your own, for that matter – through an unsecured wireless connection in a public place.

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- If you use a password to sign into a website, log out of the site when you're done on that site.
- Limit the chances that your child's information will be stolen or misused at school. Find out who has access to your child's personal information, and read the notices that schools are required to send explaining your rights under the Family Educational Rights and Privacy Act (FERPA). That law protects the privacy of student education records, and gives you the right to opt out of the release of directory information to third parties, including other families.

Safely Dispose of Personal Information

Your trash could be a treasure trove of information for an identity thief. Before you get rid of information on paper or online, make sure no one else can use it.

Shred letters, forms, and other papers that include your child's personal information before you throw them out. Delete electronic computer files that you no longer need, and empty your online trash or recycle bin.

Learn how to remove your personal or financial information that might be stored on your computer, cell phone, or other device before you dispose of it.

Share Safety Tips With Your Child

Your computer can hold enormous amounts of information, and it's crucial that it stays secure. Talk to your child about best practices for computer security, including:

- using "strong" passwords – those with at least eight characters, as well as numbers and symbols
- keeping passwords private
- knowing the risks of sharing files through peer to peer software, which may include giving someone access to more information on your computer than you want to share
- using anti-virus software that updates automatically
- being alert to phishing scams, where criminals send an email, text, or pop-up message that looks like it's from a legitimate organization. A phishing message asks the recipient to click on a link or call a phone number, and to share personal information for a prize or some other benefit. The message to kids: delete these messages without opening or responding.

Talk with your child regularly about the privacy settings on social media sites and what information and photos to share on them. For example, it's not a great idea to show photos with school or team uniforms, list birth dates or specific locations, or show background settings that are easy to identify. One reason? Someone can use the information posted on a social media profile to guess account passwords.



Warning Signs of Child Identity Theft

Personal circumstances may increase the risk of child identity theft – an adult in financial hot water, for example, may think “adopting” a child’s identity is a way to start over. But using someone else’s identity, regardless of the reason, is a crime. Identity theft can be committed by a family member, a neighbor, or by someone you never met who gets access to your child’s information. Several signs can tip you off to a problem:

- You get calls from collection agencies, bills from credit card companies or medical providers, or offers for credit cards or bank account checks in your child’s name, even if your child has never applied for or used these services.
- Your child, or your family, is denied government benefits because benefits are being paid to another account that is using your child’s Social Security number.
- The Social Security Administration, Internal Revenue Service (IRS), or some other government agency asks you to confirm that your child is employed, even though your child has never had a job.
- After you file a tax return listing your dependent child’s name and Social Security number, you get notice from the IRS that the same information is listed on another tax return.
- Your child gets a notice from the IRS saying he or she failed to pay taxes on income, even though your child has no income.

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Does Your Child Have a Credit Report?

You may want to check whether your child has a credit report. Decide how often to check based on whether you think information is at risk. For example, if you see warning signs, lost your child's Social Security card, had a break-in, or your child's information was compromised in a data breach, you may want to check whether there is a report using your child's name or information. Check at least as often as the law entitles you to do it for free.

It's a good idea to check whether your child has a credit report close to the child's 16th birthday, which is probably before the child applies for a tuition or car loan, apartment, or job. If you find a report with errors, you can work on correcting the errors before the child needs credit.

There are three nationwide credit reporting companies: Equifax, Experian, and TransUnion. Contact each credit reporting company and ask it to search to see if your child has a credit report. Each company will check for files related to your child's name and Social Security number, and also for files related only to the Social Security number. You must provide the credit reporting companies with proof that you are the child's parent or legal guardian.

HOW TO CHECK FOR YOUR CHILD'S CREDIT REPORT

STEP BY STEP:	NOTES:
☐ Contact each credit reporting company.	Equifax 1-800-525-6285 Experian 1-888-397-3742 TransUnion childidtheft@ transunion.com ☐ Ask each company to search for your child's credit report. ☐ Ask for a manual search based only on the child's Social Security number.
☐ Provide proof that you are the child's parent or legal guardian.	<i>Include a cover letter with the child's full name, date of birth, and home addresses for the last five years.</i> The credit reporting companies may require copies of: ☐ the child's birth certificate listing the parents ☐ the child's Social Security card ☐ your government-issued identification card, like a driver's license, or copies of documents proving you are the child's legal guardian ☐ proof of your address, like a utility bill, or a credit card or insurance statement <i>Ask each company for its mailing address.</i>



YOUR CHILD'S IDENTITY HAS BEEN STOLEN: WHAT NOW?

Sometimes, no matter how diligent you are about protecting personal information, it gets lost, stolen, or hacked. If that happens, follow these steps:

1 Alert Each Credit Reporting Company

Contact each of the three nationwide credit reporting companies. Explain that your child is a minor, and can't legally enter into any type of contract. Ask each company for its mailing address. To prove that your child is a minor, send the credit reporting companies a completed copy of the Uniform Minor's Status Declaration (page 11).

Next, send a letter to each credit reporting company. Ask them to remove all accounts, account inquiries, and collection notices from the credit file associated with your child's name or personal information.

HOW TO ALERT THE CREDIT REPORTING COMPANIES

STEP BY STEP:	NOTES:
☐ Contact each credit reporting company.	Equifax 1-800-525-6285 Experian 1-888-397-3742 TransUnion childidtheft@transunion.com ☐ Explain to each company that your child is a minor.
☐ Provide proof that your child is a minor.	☐ Send each of the credit reporting companies a completed copy of the Uniform Minor's Status Declaration (page 11). <i>Ask each company for its mailing address.</i>
☐ Send a letter to each credit reporting company.	Ask them to remove all items associated with your child's name or personal information, including: ☐ accounts ☐ account inquiries ☐ collection notices

2 Place an Initial Fraud Alert

If a credit file was created for your child as a result of identity theft, consider placing an initial fraud alert on the credit file. An initial fraud alert requires potential creditors to verify a person’s identity before extending credit. When a creditor knows that a minor is involved, it will not ordinarily extend credit.

To place an initial fraud alert, contact any one of the three credit reporting companies. The company you contact must contact the other two companies. All three will place an initial fraud alert on the file they have for your child. After you place the initial fraud alert, the credit reporting company will explain your rights, including your right to get a free copy of your child’s credit report from each credit reporting company.

HOW TO PLACE A FRAUD ALERT

STEP BY STEP:		NOTES:		
☐ Contact one credit reporting company.	<i>Equifax</i> 1-800-525-6285 <i>Experian</i> 1-888-397-3742 <i>TransUnion</i> 1-800-680-7289 ☐ Ask the company to put a fraud alert on your child’s credit file. ☐ Confirm that the company you call will contact the other two companies. <i>Placing the initial fraud alert is free. Give the credit reporting company your contact information so they can reach you.</i>			
☐ Learn about your rights.	<i>Credit reporting company staff will explain that you can get a free copy of your child’s credit report and other rights that you have.</i>			
☐ Mark your calendar.	<i>The initial fraud alert stays on your child’s file for 90 days. You can renew it after 90 days if necessary.</i>			



Consider Placing a Credit Freeze

If you place a credit freeze, potential creditors cannot get your child's credit report, which makes it less likely an identity thief can open new accounts. You must contact each of the three credit reporting companies directly to place a freeze.

The credit reporting companies may request proof of your child's Social Security number, a copy of the child's birth certificate, and proof that you are the child's parent or legal guardian. Putting a freeze on a minor's credit file can be a useful deterrent to additional fraud. You must lift the freeze from the credit file before the minor applies for student or auto loans, an apartment, or job. Once the child turns 18, he or she can ask to lift the freeze.

HOW TO REQUEST A CREDIT FREEZE

STEP BY STEP:	NOTES:
☐ Contact each credit reporting company.	Equifax 1-800-525-6285 Experian 1-888-397-3742 TransUnion childidtheft@transunion.com ☐ Report that your minor child is an identity theft victim. ☐ Ask each company to put a freeze on the child's credit file.
☐ Provide proof that you are the child's parent or legal guardian.	The credit reporting companies may request copies of: ☐ the child's birth certificate ☐ the child's Social Security number ☐ documents proving you are the child's parent or legal guardian
☐ Pay a fee.	☐ Pay any fee required by state law.
☐ Mark your calendar.	<i>Your state law determines how long the credit freeze lasts.</i>

Monitoring a Credit Report

Some people find it convenient to pay a company for identity theft prevention and monitoring services. Others find ways to monitor their credit files for free. Knowing your legal rights can help make it easier for you to decide whether to buy these services. The bottom line: there's little or nothing a commercial company can do for you for a fee that you can't do yourself for free.

3 File a Report With the FTC

File an identity theft report at www.ftc.gov or call 1-877-438-4338. Provide as many details about the theft as possible. Save a copy of the completed complaint, which is called an Identity Theft Affidavit. If you file a police report, give a copy of the Affidavit to the police.

HOW TO REPORT IDENTITY THEFT TO THE FTC

ONLINE

STEP BY STEP:

NOTES:

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Complete the FTC's online complaint form.

www.ftc.gov/complaint

- ☐ Fill out the complaint form. Include as many details as possible.
- ☐ When the form is complete, click "Submit."
- ☐ After you submit your information, you will see a complaint reference number. Save this number.

☐

Save or print the completed complaint.

- ☐ After you submit your information, print a copy of the completed complaint or save it electronically. The completed complaint is your Identity Theft Affidavit.

☐

Update the complaint.

- ☐ If you need to add details to your complaint, call the FTC and give the complaint reference number.

OR

BY PHONE

STEP BY STEP:

NOTES:

☐

Call the FTC.

1-877-438-4338

- ☐ Tell the representative what happened.

The representative will give you a complaint reference number, and an Affidavit password, and send you an email explaining how to get your Affidavit.

- ☐ Follow the directions in the email. Print a copy of your completed complaint and save it electronically. The completed complaint is your Identity Theft Affidavit.

☐

Update the complaint.

- ☐ If you need to add details to your complaint, call the FTC and give the complaint reference number.



Consider Filing a Police Report

Usually, adults must file a police report about identity theft before they can use certain legal remedies to clear a credit report. The situation may be different for children, because credit reporting companies may correct a child victim's credit file without a police report. Send credit reporting companies a Uniform Minor's Status Declaration (page 11) or a letter explaining that your child is a minor who cannot legally enter into a contract. After you provide proof that the victim is a minor, credit reporting companies and businesses should correct the fraudulent information that the identity thief created.

It's important to file a police report if you need to resolve a child victim's medical, tax-related, or other identity theft.

HOW TO FILE A POLICE REPORT

STEP BY STEP:	NOTES:
☐ Go to your local police department or the police department where the theft occurred.	☐ Bring a copy of your Identity Theft Affidavit and any other proof of the theft. ☐ Complete a report about the theft. ☐ Get a copy of the report, or the report number.

Call Every Company Where an Account Was Fraudulently Opened or Misused

If you already know where your child's information was misused, contact the company. Ask it to close the fraudulent account and flag the account to show it is a result of identity theft.

Otherwise, when you receive your child's credit report, review it for any accounts opened with the child's name or personal information. If you see a fraudulent account in your child's name, contact the company where the account was opened. Ask the company to close the fraudulent account and flag the account to show it is the result of identity theft.

If your child has a college savings, bank, or credit union account, monitor the account statements. If you see an account was misused, ask the financial institution's fraud department to restore any erroneous withdrawals and flag the account to show it was compromised by identity theft. For more help, contact the agency that oversees the financial institution about your child's rights. Get information at www.ffiec.gov/consumercenter/default.aspx.

After you contact a business, follow up in writing, and enclose a completed copy of the Uniform Minor's Status Declaration (page 11).

Should a Child Identity Theft Victim Get a New Social Security Number?

The Social Security Administration may assign a new Social Security number to your child if:

- the child is being harassed, abused, or is in grave danger when using the original number
- you can prove that someone has stolen the number and is using it illegally. You must provide evidence that the number actually is being misused, and that the misuse is causing the child significant, continuing harm.

If you apply for a new Social Security number for your child, you must prove the child's age, citizenship or lawful immigration status, and identity.

Getting a new Social Security number probably won't resolve all problems related to the theft of your child's identity. Government agencies and some businesses may keep records under the child's original Social Security number. In addition, because credit reporting companies use Social Security numbers and other personal information to identify a person's credit file, using a new number doesn't guarantee a fresh start. But, by being careful with your child's personal information and monitoring credit reports for fraudulent activity, you can limit the misuse. Learn more at www.socialsecurity.gov or call 1-800-772-1213.

Medical Identity Theft

A thief may use a child's identity to get medical services. Read the explanation of benefits statements your insurance company sends you each time it pays for service in your child's name. If you get a statement for services your child did not receive, contact the medical provider. Get a copy of the medical records, and ask the medical provider to remove or segregate all charges and services that are not related to your child. Be sure that the medical provider flags any of your child's accounts that were compromised by identity theft. Follow up in writing and enclose a completed copy of the Uniform Minor's Status Declaration (page 11).

Tax-Related Identity Theft

If your child gets a notice from the IRS for unpaid taxes, even though he or she never earned income, or you get a notice from the IRS saying your child's name and Social Security number were listed on another return, your child may be a victim of tax-related identity theft. If you or your child get such a notice, respond immediately to the address included with the IRS notice. The IRS never makes a first contact with taxpayers by email, and doesn't ask for detailed personal information through email. If you get an email that claims to be from the IRS, call the IRS (1-800-829-1040) and ask if they sent the message.

If you learn that an identity thief used your child's Social Security number on a tax return, call the IRS Specialized Identity Theft Protection Unit (1-800-908-4490).

If you think your child's information may be at risk, you can ask the IRS to monitor the use of your child's Social Security number for suspicious activity. You will have to complete an IRS Identity Theft Affidavit (IRS Form 14039) and send a copy of an identity document, like a Social Security card, passport, or driver's license.

UNIFORM MINOR’S STATUS DECLARATION

This is a voluntary declaration for establishing that a child is a minor. Use it for disputes with credit reporting companies and creditors about identity theft-related problems.

ABOUT THE MINOR CHILD

Full Legal Name

First

Middle

Last, Suffix

Date of Birth

mm/dd/yy

Social Security Number

Current Street Address

City

State

Zip Code

The child has lived at this address since

mm/dd/yy

All other addresses where the child has lived within the last five years:

ABOUT ME

Full Legal Name

First

Middle

Last, Suffix

Date of Birth

mm/dd/yy

Current Street Address

if different from the child’s address

City

State

Zip Code

I have lived at this address since

mm/dd/yy

Daytime Telephone

()

Evening Telephone ()

UNIFORM MINOR’S STATUS DECLARATION

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Date of Birth

mm/dd/yy

Current Street Address

if different from the child’s address

City

State

Zip Code

I have lived at this address since

mm/dd/yy

Daytime Telephone

()

Evening Telephone ()

DOCUMENTATION AND SIGNATURE

Attach COPIES, not originals, of the following documents with your Declaration:

- the child's birth certificate or, for an adopted child without a birth certificate, a final adoption proceeding order or certificate
- the child's Social Security card
- your state identification card, like a driver's license, that shows your current address
- a utility bill that shows your current address
- for guardians: a copy of the court order or another proof of guardianship or legal representation of the minor.

Sign and date the following paragraph:

I certify that, to the best of my knowledge and belief, all the information on and attached to this declaration is true, correct, and complete and made in good faith. I further certify that I am the parent, adoptive parent, legal guardian, or legal representative of the child named in this declaration. I understand that this declaration or the information it contains may be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making a false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. § 1001 or other federal, state, or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

Signature

Date Signed

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Attach COPIES, not originals, of the following documents with your Declaration:

- the child's birth certificate or, for an adopted child without a birth certificate, a final adoption proceeding order or certificate
- the child's Social Security card
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- for guardians: a copy of the court order or another proof of guardianship or legal representation of the minor.

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Signature

Date Signed