

## Protecting Your Kids from Identity Theft

Once a child has a Social Security number, they can become tempting targets for identity thieves. It could be years before a child opens a credit account allowing the thieves to go undetected and create serious consequences.

### How to Know if Your Child's Identity Has Been Stolen

- Your child begins to receive suspicious mail, like pre-approved credit cards and other financial offers normally sent to adults.
- You try to open a financial account for your child but find one already exists or the application is denied because of poor credit history.
- A credit report already exists in the child's name. If a child already has a credit report, they may have already been targeted as credit applications start the consumer credit file.
- You receive a notice from the IRS saying that the child didn't pay income taxes or that the child's Social Security number was used on another tax return.
- You get collection calls or bills for products or services you didn't receive.



### What to Do if You Suspect Your Child's Identity Has Been Stolen

- Contact all three of the nationwide credit bureaus and ask for a manual search of your child's file. The bureaus will check for files relating to your child's name and Social Security number. The bureaus may request copies of your child's birth certificate, Social Security card, and a parents government issued identification. Additionally, ask the credit bureaus to remove any fraudulent accounts from your child's credit report.
- If fraud is found to have occurred, you can contact the company the fraud occurred with and inform them that someone is using your child's identity. Ask the company to close the account and send you a letter confirming your child isn't liable.
- Consider placing a child credit freeze on opening credit accounts until your child is old enough to open credit accounts.



## Protecting Your Child's Identity

Just like you would protect your personal information, it is important to protect your child's personal information. Tips to protecting your child's identity include:

- Place your child's personal information in a safe location.
- Don't share your child's Social Security number unless you trust the other party. Also, ask why it's necessary to share your child's Social Security number and if a different identifier can be used.
- Shred all documents (i.e. notes from a doctor visit or pharmacy records) that contain personal information about your child before throwing the documents away.
- Be aware of events that could put your child's identity at risk, such as: you lose information that has your child's Social Security number on it; there is a break-in at your home; a doctor's office or business notifies that your child's information was affected by a data breach.
- Around the time your child turns 16 years old, it's a good idea to check whether your child has a credit report. If there is one and it has errors on it due to fraud, you will have time to make corrections before your child applies for a job, a loan for school tuition or car, or needs to rent an apartment.

***If you feel that you or your child's identity may have been inappropriately used, you can contact the Federal Trade Commission at 1-877-438-4338 or [IdentityTheft.gov](http://IdentityTheft.gov).***

<https://www.transunion.com/fraud-victim-resource/child-identity-theft>

<https://www.consumer.ftc.gov/articles/0040-child-identity-theft/>

