

Child Identity Theft

Child identity theft occurs when someone uses or attempts to use a minor's personal information to commit fraud. Children can be at increased risk because there is no other credit history associated with their Social Security number—this allows criminals to more easily create fraudulent identities using the stolen information. Stealing a child's identity can be even more appealing because the theft may not be revealed for years until the child turns 18 and applies for credit.

Warning Signs That Someone is Using Your Child's Personal Information

- You receive phone calls or letters attempting to collect a debt in your child's name.
- You receive pre-approval or other credit card offers for your child.
- You receive notices from a government entity addressed to your child about a traffic violation, jury duty, overdue taxes, and other such documents.
- You receive bills or insurance claims for medical treatments that your child never received.
- You are denied state or federal benefits because the child's Social Security number is already listed as receiving benefits.
- You receive a notification from the IRS that your child cannot be claimed on a tax return because the Social Security number already appears on another tax return.



What To Do If Your Child is a Victim of Identity Theft

If you suspect your child has been the victim of identity theft, the Federal Trade Commission recommends:

- Contact each of the three major credit reporting agencies—Experian, Equifax, and TransUnion and ask them to remove any fraudulent accounts from your child's credit report. Additionally, note the dates you made phone calls or mailed letters to the agencies, and keep copies of any letters you receive.

- Contact the companies where the fraud occurred. Inform each company's fraud department that someone opened an account using your child's information and ask them to close the account. Additionally, ask for written confirmation that says your child isn't responsible for the account.
- Report the child identity theft to the Federal Trade Commission at [IdentityTheft.gov](https://www.ftc.gov/identity-theft).
- If your child is under the age of 16, you can request a free credit freeze—this can make it harder to open new accounts in your child's name. The credit freeze will stay in place until you request the credit bureaus to remove it. Minors who are 16 can request and remove a credit freeze for themselves.

How to Protect Your Child's Identity

- Be cautious with sensitive information. If someone is asking for your child's Social Security number, birth certificate or other personal information, ask them why they need it, how it will be used, what security measures are being taken, and if there are alternatives to providing this information.
- Talk to your children about safe internet habits. Have a discussion with your children about the difference between secure and unsecured sites, the need for strong passwords, and computer security settings.
- Request a copy of your child's credit report. Since everyone who has a report gets one free copy each year from each of the three bureaus, stagger your requests for your child's reports, attempting to access a different report every four months. If you get a response that your child has no report, be happy—a child shouldn't have any information yet to compile a credit file.

<https://www.fedacs.gov/Consumer-Resources/Scams-and-Fraud/Identity-Theft/Child-Identity-Theft>

<https://images.search.yahoo.com/search/images>

<https://www.lifelock.com/learn-identity-theft-resources-what-is-child-identity-theft.html>

<https://www.greencountryfcu.com/seven-steps-to-protecting-your-child-from-identity-theft/>

