



# Protect Your Child from Identity Theft

Parents are in the business of protecting their children. And safeguarding your children's information to help prevent child identity theft comes with the territory. Children's Social Security Numbers can be used to apply for credit cards and more—and it can take years for parents to discover the fraudulent activity. Take proactive steps to protect your children's information—and their credit.

## Tips for protecting your child

### Teach your child about identity theft.

Talk to your children about the importance of guarding their personal information, especially when they're using social networking sites. Without instilling too much fear, you want to talk about what can potentially happen. It comes down to their safety and keeping their identity theirs.

### Regularly review websites and apps your child uses.

Websites and apps that target kids must have a privacy policy, according to the Federal Trade Commission. If you can't find the policy or how the website or app will use children's information, don't let your kids use it. Before personal information is ever shared online, make sure the website—and your Wi-Fi connection—are secure.

### Ask questions.

Never hand over your children's personal information, including Social Security Numbers, until you have asked what it will be used for and are satisfied with the answers. Other questions you can ask include: Why do you need the

information? How are you going to protect the data? What happens if you don't share the information? The Family Educational Rights and Privacy Act protects the privacy of student records and gives parents the right to opt-out of sharing contact or other directory information with others.

### Keep your children's sensitive documents safe.

Keep your children's Social Security cards, birth certificates and other important documents secured in a safety deposit box or a secure location in your home.

### Shred documents.

Just like you would your own, shred unnecessary documents that contain your children's names, addresses and other personal information.

### Watch out for impersonators.

Make sure you know who is getting your child's personal or financial information. Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or know who you're dealing with.

## WATCH FOR RED FLAGS

- Your child receives pre-approved credit card offers in the mail.
- Your child is denied government benefits because the benefits are being paid to another account using your child's Social Security number.
- You receive a notice from the IRS saying your child didn't pay income taxes.
- You receive phone calls or letters about unpaid bills in your child's name.

### Freeze your children's credit.

Thanks to a new law effective September 21, 2018, you can freeze your children's credit until they are old enough to use it.

### When your child turns 16:

Check whether your child has a credit report by contacting the credit reporting companies close to her 16th birthday. That way, if you find a report with errors, you can work on correcting them before your child needs credit. You will have to provide proof that you are the child's parent or legal guardian.

## Steps to take if your child's identity is stolen

### ▶ Step 1: Alert the three credit report companies—Equifax, Experian and TransUnion.

You'll need a copy of the Uniform Minor's Status Declaration. Ask them to remove all items associated with your child's name. For example: Accounts, account inquiries, and collection notices.

### ▶ Step 2: Place an initial fraud alert.

Contact one of the credit bureaus and ask them to put a fraud alert on your child's credit file and confirm they will contact the other two bureaus.

### ▶ Step 3: File a report with the FTC and police department.

Submit your complaint at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). Print and save a copy. If the fraud relates to medical services or taxes, you may need to file a police report as well.

