

Child ID Theft: A Guide for Parents

Child identity theft is the misuse of a minor's personal information. Children make tempting targets for identity thieves because they have a clean credit history and because the identity theft often goes undetected for many years. Criminals use the Social Security numbers (SSN) of children to open fraudulent accounts. In many cases, this identity theft is not discovered until the child turns 18 and begins to apply for credit of their own.

Warning signs of your child's identity being stolen include receiving preapproved credit offers, bills, bank statements and even collection notices in the child's name. Teenagers have been denied drivers' licenses and employment, and families have been denied government benefits because someone was fraudulently using the personal information of their child.

The misuse of a child's personal information often takes years to uncover, and could cause extensive damage to the child's credit history making it difficult to track down the source of the fraudulent transactions. Clearing the child's name and proving that the child is not responsible for the fraudulent charges can be a time-consuming process. While children suffer the emotional impact: the feeling of being victimized and the accompanying loss of trust.

Help your child prevent identity theft and protect their credit history by taking the following steps:

- **Talk to your child** about the importance of keeping their personal information private.
- **Find a safe location** for all documents that contain your child's personal information.
- **Never share your child's Social Security number** unless it is with someone you know and trust. Inquire as to how the number will be used and protected, if there is another identifier that you could use in place of the SSN, or if you could provide only the last four digits.
- **Understand who has access to your child's information** (such as schools) and how they use this information and keep it secure.
- **Read website privacy policies.** The Children's Online Privacy Act (COPPA) protects children's personal information on websites and online services. It requires websites to obtain parental consent before collecting, using or disclosing information about a child under the age of 13.
- **Place a security freeze on your child's credit report** to prevent an identity thief from opening up any new credit under their name.

If you suspect that your child is a victim of identity theft, contact the credit reporting agencies to see if there is a credit report in their name (credit reporting agencies don't maintain credit files for minors). Request a manual search report with each credit reporting agency to check for files associated with the child's name and Social Security number, and files related only to the Social Security number. If you discover fraudulent accounts in your child's name, work with the credit reporting agencies to clear the credit report of the fraudulent charges. Contact the businesses where the child's information was misused. File a police report and fill out an affidavit of identity theft with the Federal Trade Commission. Finally, you can file a report with the Bureau of Consumer Protection and we will assist in the recovery process and if necessary attempt mediation on your behalf.

For more information, visit the [Bureau of Consumer Protection](#) or call 1-800-422-7128.

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