

# What Is Child Identity Theft?

Child identity theft happens when someone takes a child's sensitive personal information and uses it to get services or benefits, or to commit fraud. They might use your child's Social Security number, name and address, or date of birth. They could use the stolen information to

- apply for government benefits, like health care coverage or nutrition assistance
- open a bank or credit card account
- apply for a loan
- sign up for a utility service, like water or electricity
- rent a place to live



## HOW TO PROTECT YOUR CHILD'S PERSONAL INFORMATION

### **Ask questions before giving anyone your child's Social Security number**

If your child's school asks for your child's Social Security number, ask these questions:

- Why do you need it?
- How will you protect it?
- Who else will have access to it?
- Can you use a different identifier?
- Can you use just the last four digits of the Social Security number?

### **Protect documents with personal information**

If you have documents with your child's personal information, like medical bills or their Social Security card, keep them in a safe place, like a locked file cabinet.

When you decide to get rid of those documents, shred them before you throw them away. If you don't have a shredder, look for a local shred day.

### **Delete personal information before disposing of a computer or cell phone**

Your computer and phone might contain personal information about your child. Find out how to delete that information before you get rid of a computer or a cell phone.

## HOW TO KNOW IF SOMEONE IS USING YOUR CHILD'S PERSONAL INFORMATION

In addition to taking steps to safeguard your child's personal information, keep an eye out for warning signs that someone is using your child's personal information. Some examples include

- You're denied government benefits (like health care coverage or nutrition assistance) because someone is already using your child's Social Security number to get those benefits.
- Someone calls you and says your child has an overdue bill but it's not an account you opened for the child.
- You get a letter from the IRS that says your child didn't pay income taxes. This could happen if someone used your child's Social Security number on tax forms for a new job.
- You're denied a student loan because your child has bad credit. This could happen if someone used your child's Social Security number to get a credit card, open a cell phone account, or set up a utility service and has not paid the bills on time or at all.

### **Check if your child has a credit report**

Generally, a child under 18 won't have a credit report unless someone is using his or her information for fraud. A good way to find out if someone is using your child's information to commit fraud is to check if your child has a credit report. To do that, contact the three credit bureaus (find their contact information at <https://www.identitytheft.gov>) and ask for a manual search for your child's Social Security number. You may have to give the credit bureaus a copy of

- your driver's license or other government-issued identification card
- proof of your address, like a utility bill, or a credit card or insurance statement
- your child's birth certificate
- your child's Social Security card

If you're not the child's parent, you may have to give the credit bureaus a copy of documents that prove you are the child's legal guardian.

When your child turns 16, you may want to check if there's a credit report in his or her name. This could help you spot identity theft, since children under 18 usually don't have a credit report. If there's inaccurate information in your child's credit report, you'll have time to correct it before he or she applies for a job, a college loan, a car loan, or a credit card, or tries to rent a place to live.

### **WHAT TO DO IF SOMEONE IS USING YOUR CHILD'S PERSONAL INFORMATION**

If you discover that someone is using your child's personal information, here's what to do right away

#### **Step 1: Report and Close the Fraudulent Accounts**

- **Contact the companies where fraud happened.** Tell each company's fraud department that someone opened an account using your child's information, and ask them to close the account. Ask for written confirmation that says that your child isn't responsible for the account.
- **Contact the three credit bureaus.** Tell each credit bureau that someone opened an account using your child's information. Ask them to remove any fraudulent accounts from your child's credit report.

#### **Step 2: Freeze Your Child's Credit Report**

If your child is under 16, you can request a free credit freeze, also known as a security freeze, to make it harder for someone to open new accounts in your child's name. The freeze stays in place until you tell the credit bureaus to remove it. (Minors who are 16 or 17 can request and remove a security freeze themselves.)

#### **Step 3: Report Child Identity Theft**

Report the child identity theft to the Federal Trade Commission at [IdentityTheft.gov](https://www.ftc.gov). Include as many details as possible.