

Nov/Dec 2012

SAFETY TIP OF THE MONTH

Child Identity Protection and Prevention

Child identity theft occurs when a child's identity is used by another person for the imposter's personal gain. The perpetrator may be a family member or someone known by the family. It could also be a stranger who targets children because of the lengthy time between the theft of the information and the discovery of the crime.



Credit agencies have no way to verify if an applicant is who they say they are. They do require identification but have no way to verify its authenticity.

Discovery often comes;

- When attempting to open a savings account or college fund and parents discover an account already opened with that SSN.
- Numerous credit cards, checks, bills or bank statements are received in the child's name.
- Collection agencies call about accounts opened by the child.
- When a teen is denied a driver's license because someone is already using their SSN as ID.

Prevention Tips:

- Tell child to never give out their social security number or address to anyone.
- Tell teenagers to secure all passwords.
- Use "strong" passwords, those with at least 8 characters.
- Tell children never send a picture of themselves to anyone without your permission
- Have a secure connection before sharing information on-line.

Steps to take if your child's identity has been stolen:

- Contact the three major credit reporting agencies to begin the process.
- Have all information about your child ready when talking with only fraud investigators.
- Request copies of all information from agencies.
- Criminal identity theft may require police notification.

Special Points of Interest

- ✂ <http://www.idtheftcenter.org>
- ✂ <http://www.ncpc.org/topics/fraud-and-identity-theft/tips-to-prevent-identity-theft>
- ✂ www.esrcheck.com/.../ftc-offers-child-identity-theft-prevention-tips-f

