



Back-to-School Basics

Keeping Your Child's Identity Safe

Have bills, credit cards or debt collection calls started coming to your home in your child's name? Did your child recently receive a pre-approved credit card offer? While this could be an innocent marketing tool, it could also signify that your child has fallen victim to identity theft. The Federal Trade Commission (FTC) received more than 11,700 identity theft reports in 2007 for victims 18 years old or younger, nearly double the number reported in 2003.

Protect your child from Identity Theft by:

- Limiting the use of your child's Social Security number
- Educate your child **NOT** to give out personal information over the telephone, Internet, through e-mail and social networking sites or to anyone without permission
- Place your home and wireless telephone numbers on the *National Do Not Call Registry* by calling 1-888-382-1222 from the phone you wish to register or online at donotcall.gov to ward off telemarketers collecting information from an unsuspecting child

If you suspect that your child's information has been used fraudulently:

- Contact each credit reporting agency directly and report the illegal use of your child's information to law enforcement. The agencies have different requirements for reporting child identity theft:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
- Confirm in writing to the credit reporting agency if there is no report
- Request a credit report for your child under your child's Social Security number, if a file was found
- Keep a detailed log. This log should include the name, phone number, and title of each person with whom you speak and a summary of the conversation
- Seek to have the accounts, application inquiries and collection notices removed immediately from your child's credit report. Do this via the credit issuer and through a dispute process with the credit reporting agencies. Remind them that your child was under the legal age of consent, and was unable to enter into the offending agreements
- Request copies of all application and transaction records still available
- Add a victim's statement to the credit report, if one exists, THEN, request a Security Freeze to be placed on any credit report and request that a copy of the credit report be mailed to you immediately

Check out more tips on the CPB website: nysconsumer.gov