

IDENTITY THEFT: CHILD SAFETY

HOW TO CHECK YOUR CHILD'S CREDIT REPORT

You should request your child's credit report from each of the three credit bureaus if you suspect fraud or identity theft. Checking his or her credit report will require a manual search for files related to your child's name or Social Security number. You may be required to submit a birth or adoption certificate, Social Security card, your government-issued identification card or proof of address.

Because each credit bureau collects and reports credit information independently, the process for requesting a minor's report varies. Here's how to check for your child's credit report with each of the three major credit bureaus if your child is younger than 13:

CREDIT BUREAU	HOW TO CHECK
Experian	<p>There are two ways to find out if your child has a credit report with Experian. The first is to use Experian's Child ID Scan service, which is free. You start by signing up for an Experian account and verifying your identity. The next step is to add your child's personal information. Experian will perform a scan using your child's Social Security number and find out if it has any information on file. Finally, you can view the Child ID Scan report securely via Experian's website.</p> <p>Alternatively, you can check for your child's credit report by submitting a written request and supporting documents to Experian via mail or Experian's site. You can find the official form on its website. You should include:</p> <ul style="list-style-type: none"> • A copy of your government-issued ID, such as a state ID card or driver's license. • A copy of a bank statement or utility bill for proof of address. • A list of any previous addresses where you've lived in the past two years. • A copy of your child's birth certificate with his or her full name, including middle initial and suffix. • A copy of your child's Social Security card.
Equifax	<p>To find out if your child has a credit report with Equifax and to request a copy, you'll need to contact the Minor Child Department in writing. Equifax requires that you submit:</p> <ul style="list-style-type: none"> • A letter of explanation detailing why you believe your child's personal information was obtained or used fraudulently. • A copy of your child's birth certificate. • Documentation of your child's Social Security number. • A copy of your driver's license or state-issued ID as proof of your current address. <p>And if you're not the parent, you must submit documents showing you have the legal authority to act on behalf of the child. Equifax recommends enlarging copies of any items that have small print, such as your driver's license, to prevent any delays in processing. If any of your photocopies are difficult to read, Equifax will ask you to resubmit your request with documents that are legible.</p>

TransUnion	<p>To check for a TransUnion credit report for your child, you can either email childidtheft@transunion.com or use its secure form to provide details about your request. However, TransUnion warns parents not to send sensitive account information via email, as it could fall into the wrong hands.</p> <p>According to TransUnion, the more detailed the information you provide, the better, since it will allow for a more thorough investigation. It will only use the information you provide to conduct the investigation and will never include it in any return correspondence to you.</p> <p>Once TransUnion completes the investigation, it will let you know if your child has a credit report. If so, TransUnion will request additional information from you so it can remedy the situation.</p>
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FREEZE OR ALERT YOUR CHILD'S CREDIT

Consumers have the right to place a freeze on their credit. Freezing your credit won't hurt your score, but it will keep an identity thief from opening new accounts in your name. A credit freeze does not affect your credit score, but it can keep you from being approved for a new credit card or a loan. A fraud alert, which sounds similar, is not as drastic as a freeze.

To freeze your credit, you will need to report at each credit bureau:

- **Equifax:** 1-800-685-1111 (New York state residents: 1-800-349-9960)
- **Experian:** 1-888-397-3742
- **TransUnion:** 1-888-909-8872

CHECKING CREDIT OF A CHILD 13 OR OLDER

Children 13 and older can check their credit the same way adults do. By visiting AnnualCreditReport.com – the only website federally authorized to provide credit reports from Experian, Equifax and TransUnion for free – your child can enter his or her personal information to receive a copy of each report.

Keep in mind that you can only request a free copy of each credit report once every 12 months. Rather than requesting all three at once, many consumers find it helpful to spread requests out over the year. Parents can place a freeze on the credit files belonging to children younger than 16. Older teens can freeze their own credit.

PROTECTING YOUR CHILD'S CREDIT

In addition to monitoring your child's credit reports, you can take a number of other precautions to protect his or her sensitive personal information.

- Keep your child's Social Security card secure. You should never carry your child's Social Security card with you. Keep it, as well as your own card, in a safe place, such as a fireproof lock box or safe deposit box at the bank.
- Limit who has access to your child's data. It's easy for your child's information to be stolen at school, the doctor's office and other places where personally identifying information, like Social Security numbers, changes hands. If possible, opt out of providing any information that isn't critical and use only the last four digits of your child's Social Security number.
- Shred everything. Before discarding any documents that contain your child's sensitive personal information, shred them, just as you would your own.

Source: <https://creditcards.usnews.com/articles/how-to-check-your-childs-credit-report>