

Child ID Theft: 8 Steps to Keep Your Kid Safe

By Devin Kropp

You are not the only one who needs to be on guard about their personal data safety. Minor children are 50 times more likely than adults to suffer ID theft. Here's what parents need to know.

The latest target of identity thieves is not you, but rather your children. With little to no financial history, minors make an unsuspecting and easily exploited target. According to a Child Identity Fraud Survey conducted by Javelin Strategy and Research, one in 40 households has had one child who has suffered from identity theft. In fact, children are affected by identity theft and fraud 50 times more frequently than adults.

What makes a nine-year-old's identity so attractive? Children are not financially active, so this theft is likely to go unnoticed for years. The majority of parents and guardians do not request copies of their child's credit report, so they don't notice any fraudulent activity. Yet the damage done can affect a child well into his or her adult life.

THE THEFT THAT KEEPS ON GIVING

Take Gabriel Jiminez, who shared his story with the New York Times. Jiminez's identity was stolen when he was a child. His

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mother discovered the breach in 1993 when she went to file taxes for the work he did as a child model at age 11. The IRS notified her that taxes have already been filed under Gabriel's Social Security number.

That's where Jiminez's frustrations began. His Social Security number had been stolen by an illegal immigrant, who used it for many years. As an adult, he had issues with his credit report, setting up bank accounts, and getting approved for car insurance. Jiminez was denied credit when he tried to set up phone, gas, and electricity in his first apartment because the thief had already created accounts. His credit rating was badly damaged. Jiminez and his mother were able to identify the thief years ago, but that did not release Jiminez from having to prove his own identity time and time again.

He is not alone in this experience. An estimated 1.3 million children are affected by identity theft each year. Children who have their identities stolen can spend the rest of their lives dealing with complications regarding their personal information and identity. Fortunately, there are measures you can take now to prevent these never-ending frustrations.

HOW TO KEEP THE THIEVES AWAY

Protecting a child's identity from thieves and fraudsters is similar to protecting your own identity. The first step is to educate yourself and your children on keeping their information safe. You should also:

1) **Keep all of your children's personal documents locked up.** This includes their birth certificates and Social Security numbers, as well as any other documents that contain sensitive personal information.

2) **Protect your children's Social Security numbers.** Before you give it out, ask why someone needs it, how they will keep it safe, and how they will dispose of it. You should also inquire if there is another personal identifier they can use instead for your child. For example, some schools have started to issue randomly selected ID numbers rather than Social Security numbers to identify students.

3) **Check with your children's school.** Some schools share information about their students with third parties. You have the right to opt out of having a child's information shared in directories or online.

4) **Create a joint bank account.** When setting up a child's bank account, make sure it is a joint account. This ensures that no one can access the account without your approval.

5) **Opt out of marketing materials.** When creating bank accounts for your children, you also should opt out of receiving marketing materials in their name. Children should not be receiving credit offers. A pre-approved credit card offer addressed to your child is a goldmine for identity thieves. Opting out ensures that kids will not be sent these offers. If your child starts to receive pre-approved credit cards in the mail, it could be a sign of identity theft. Take proper measures to check your child's credit report and call the company that sent the materials immediately to remove your child's name. You should also add your child's name to the Do Not Mail list. You can do so through the Direct Marketing Association.

6) **Monitor your child's internet usage.** Until your children are at an age where they understand the dangers of the Internet, you should monitor what they are doing online. If your child has an email address to communicate with family members, maintain access to his or her password and check up on who is contacting the child, keeping an eye out for spammers and fraudsters. Set up parental controls and read privacy policies before signing your child up for any online account.

7) **Teach your child how to be safe online.** While monitoring your child's accounts online is important, children themselves should also be taught how to keep their information safe on the Internet. Explain to them that they should not share any personal information on the computer or visit sites without permission. Advise them to show you any emails before they open them and teach them the dangers of phishing. Explain that by opening emails from people they do not know, they risk accidentally giving their personal information to the bad guys.

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Teach them how to create strong passwords for their accounts and warn them not use any information in usernames that could identify them.

8) **Update your child's electronic devices.** Keep any computer or tablet your child uses up to date with antivirus, firewall, and security software.

STAY ALERT

Being aware is the first step in protecting a child's identity. If someone has fraudulently used your child's identity, there will be an associated credit report on file, so it is a good idea to periodically check for a credit report in your child's name. To do so, you should contact all three of the nationwide credit reporting agencies (Experian, Equifax, and TransUnion) and ask them to do a manual search of your child's Social Security number. When doing so, you will need to provide proof that you are the child's legal parent or guardian. You can do so by sending a cover letter with your child's information as well as copies of your child's birth certificate listing you as the parent, your driver's license, and proof of address.

If your child's identity has been compromised, there are steps to take to regain control. First, you should alert the three credit reporting agencies of the fraud. You must request a credit freeze on your child's account so no new accounts can be opened by the thief. You should also file a report with the Federal Trade Commission as well as your local police department.

Even if your child's Social Security number has not been fraudulently used, you should still freeze their credit file with the big three credit bureaus. Parents and guardians in all 50 states can freeze their child's credit report—a great improvement in the fight against child identity theft.

Your own identity is not the only one you have to protect. Following these eight steps can help keep a child's identity away from thieves and fraudsters, and avoid what could become life-long credit issues.

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