Child Identity Theft

What to know, What to do

FEDERAL TRADE COMMMISSION

IdentityTheft.gov

Is someone using your child's personal or financial information to make purchases, get benefits, file taxes, or commit fraud? That's child identity theft.

Visit IdentityTheft.gov to report identity theft and get a personal recovery plan.

The site provides detailed advice to help you fix problems caused by child identity theft, along with the ability to:

- get a **personal recovery plan** that walks you through each step
- update your **plan** and **track** your progress
- print **pre-filled letters** and **forms** to send to credit bureaus, businesses, and debt collectors

Go to **IdentityTheft.gov** and click "**Get Started**".

There's detailed advice for child identity theft. The advice is tailored to your child's situation – whether your child experienced **tax**, **financial**, **medical** or some other type of **identity theft**. The next page tells you what to do right away. You'll find these steps – and a whole lot more – at **IdentityTheft.gov**.

What To Do Right Away

Step 1: Call the companies where you know fraud occurred.

- ☐ Call the fraud department. Explain that someone stole your child's identity and opened a fraudulent account. Explain that your child is a minor, and cannot enter into contracts. Ask them to close the fraudulent account and send you a letter confirming that your child isn't liable for the account.

- ☐ If necessary, send a follow-up letter, attaching a copy of your child's birth certificate and explaining that your child is a minor who can't enter into contracts.

Step 2: Check for a credit report.

- ☐ To find out if your child has a credit report, request a manual search for your child's Social Security number. Each credit bureau has its own process for this:

  - **Experian.com/fraudalert**
    1-888-397-3742
  - **TransUnion.com/fraud**
    childidtheft@transunion.com
  - **Equifax.com/CreditReportAssistance**
    1-888-766-0008

  Why check for a credit report? Generally, children won't have credit reports – unless someone is using their information for fraud.

- ☐ If a credit bureau has a credit report for your child, they will send you a copy of the report. To remove fraudulent accounts, send a letter to each credit bureau indicating that your child is a minor who can't enter into contracts. Include a copy of your child's birth certificate.

Step 3: Report identity theft to the FTC.

- ☐ Go to **IdentityTheft.gov** or call 1-877-438-4338. Include as many details as possible.

Go to IdentityTheft.gov for next steps.

Your next step might be closing accounts opened in your child's name, or reporting fraudulent charges to your credit card company.

IdentityTheft.gov can help – no matter what your child's specific identity theft situation is.

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