



# Child Identity Theft 101

More than 1 million children were victims of identity theft or fraud in 2017. Two-thirds of those affected were age 7 or younger.\*

While fraudsters steal the identities of adults to dig into their account balances, they seek out children and teens in order to open new lines of credit and act upon them before anyone catches on.



## What Puts Our Children and Teens at Risk?



- The lack of a current credit report tied to most children's social security numbers
- Randomized assignment of social security numbers since 2011 means that a newborn's SSN might already have a false credit history
- Children and teens are susceptible to fraud by people they know well, including a close family friend or your partner/spouse

## What Are Common Signs of Identity Theft?

- Your child receives pre-approved credit card offers in the mail
- Your child receives collection letters regarding unpaid bills
- You or your child are turned down for government benefits
- You are notified by the IRS that the child didn't pay income taxes
- You learn that your child's SSN was used on another tax return



## What Can You Do About Child Identity Theft?



- Don't share personal information, especially your child's social security number, unless required; always ask why it is requested
- Explain to children the need to protect personal information online and on electronic devices; instruct them about secure passwords
- Encourage teens to activate privacy settings on all social media accounts, friend only people they know, and avoid posting birth date, phone number and address
- Teach children to identify phishing and other scams; instruct them not to open emails or download attachments from anyone they don't know
- Keep your children's birth certificates, social security numbers and tax documents safely stored and locked
- Consider opting out of your child's student directory if you are concerned about how this personal information is shared
- Shred documents with your child's personal information before tossing or recycling
- Freeze your child's credit to prohibit anyone, including your child, from opening credit accounts; lift the freeze when the child turns 18
- Check whether your child has a credit report when he or she turns 16, and correct any fraudulent entries before the child applies for a job or a college loan



\*Source: <https://www.cnn.com/2018/04/24/child-identity-theft-is-a-growing-and-expensive-problem.html>



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