

As masses of Americans turn to credit monitoring, fraud alerts, and other solutions to prevent their identities from being stolen, one group sometimes slips through the cracks: children. Parents: don't forget that your child has a social security number, so their identity could be stolen and used to take out fraudulent loans that could damage their ability to buy a car, get student loans, rent an apartment, or even get a job in the future. Below are some steps to consider to help protect your children from ID theft:



Watch for red flags.

First, keep an eye out for common signs that your child's identity has been used to obtain credit. These include an influx of mailed credit card and/or loan offers addressed to your child, a notice from the IRS that your child didn't pay income tax or was claimed as a dependent, and collections calls for bills addressed to your child. When your child gets older, being denied a bank account, driver's license, or government benefits (such as Medicaid) are also indications that their identity may have been stolen.

Check your child's credit report.

The next step to take is similar to what you would do to protect your own identity: check their credit report. It's a bit more complex when the credit report you're requesting is your child's (versus your own), but it is an important step. Contact the major credit bureaus (Equifax, Experian, and TransUnion) to find out the specific documentation they require. You'll likely need to mail in copies of your child's birth certificate and/or their Social Security card, as well as a copy of your own ID. Keep in mind that your child may not have a credit report—and that's a good thing! It means your child's identity has not been used by criminals to obtain credit in their name.

Consider a credit freeze.

If you find that your child has a credit report, consider placing a freeze on it. This is especially important to consider if your child's identity has been stolen, since it will help prevent future instances of their information being used to obtain credit. Wisconsin's Child Credit Protection Act allows parents and legal guardians to place a freeze on their child's credit record. By freezing their credit with each of the major credit bureaus, you will prevent criminals from taking out credit using your child's identity. Each credit bureau has a different process for freezing credit, so contact them to find out the steps if you are interested in a credit freeze for your child(ren). Keep in mind, the bureaus charge a fee to freeze and unfreeze credit, so you'll want to consider how close your child is to legitimate credit requests (such as student loans or a first credit card) before taking this step.

If you suspect your child's identity has been stolen, visit www.identitytheft.gov for step-by-step guidance on what to do next.