



CRIME PREVENTION

ALERT: CHILD IDENTITY THEFT



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Child identity theft is one of the fastest-growing crimes in the United States, costing nearly \$1 billion each year.

A study by [Javelin Strategy](https://javelinstrategy.com/press-release/child-identity-fraud-costs-nearly-1-billion-annually-according-new-study-javelin)¹ found that the average affected family loses \$1,100 per incident. When a criminal uses a child's personally identifiable information (PII), it can affect a service member's security clearance, as these crimes can go undetected for years.

WARNING SIGNS OF CHILD IDENTITY THEFT

- Someone contacts you about an unknown bill in your child's name or use of your child's social security number (SSN).
- Benefits are denied because someone is already using your child's SSN to receive health care coverage or nutrition assistance.
- Your child is denied a loan or credit card due to bad credit history (with no previous loans/credit cards in your child's name).
- DEERS, Tricare, or another government agency notifies you that your child's SSN is already in use or associated with a stranger.
- Your child receives pre-approved credit card or loan offers.



BEST PRACTICES

- Educate Your Family:** Talk to your children about stranger danger online. Emphasize that personal information like their full name, school, birthdate, or a parent's rank and unit should not be shared publicly.
- Secure Your Digital Footprint:** Review privacy settings on all family social media and gaming accounts. Teach children to report unsolicited friend requests or messages, especially from strangers, as these can be phishing attempts to gather personal data.
- Be Informed:** Before enrolling your child in a new school or activity, ask about PII safeguards and data breach notification policies. Make this part of your in-processing checklist for every PCS move.



REASONS WHY CHILDREN ARE TARGETED:

- Clean Credit History:** Children typically have no credit history, and no reason to monitor credit history, enabling criminals to open new accounts or lines of credit in their names without raising red flags for years until the child tries to establish credit as an adult.
- Lack of Awareness:** Children do not understand the risks of sharing PII online. Military children often stay connected with friends and family on social media after a move or during a parent's deployment, exposing them to criminals who exploit their trust.
- Schools Cybersecurity Vulnerabilities:** Schools are targeted for hacking, phishing attempts, and cyberattacks. A military child's PII is transferred to numerous school districts in the U.S. and overseas, creating potential vulnerabilities to compromise their data.



STEPS TO TAKE IF YOU OR YOUR CHILD ARE VICTIMS OF IDENTITY THEFT:

- Report the Theft:** File an official report with the Federal Trade Commission at identitytheft.gov and file a local police report.
- Review Your Child's Credit Report:** Check accounts at all three major credit bureaus (Experian, Equifax, and Transunion) and freeze your child's credit to prevent additional fraud.
- Contact Your Installation's Legal Assistance Office:** Get free legal advice on the proper steps for disputing fraudulent accounts to protect your rights.
- Report and Close Fraudulent Accounts:** Report fraud to the companies with fraudulent accounts, requesting immediate closure.
- Leverage Military OneSource:** Contact Military OneSource for free financial counseling to help navigate the recovery process and develop a family financial plan to mitigate future risk.

¹ <https://javelinstrategy.com/press-release/child-identity-fraud-costs-nearly-1-billion-annually-according-new-study-javelin>

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