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Child Identity Theft How Did My Six Year Old Get a Credit Card?

Your child's future looks bright. You've planned well. You've praised and shared in their successes and taught them the value of honesty and ethics. Grades are good. Teacher reports are good. Social skills are good. You've protected them from evil elements of society and taught them stranger danger.

Their future is, indeed, bright. You thought of everything – you thought.

But did you think about your child's identity? Your child's credit history? My child has a credit history, you ask, slightly confused.

Maybe so. In 2017, more than 1 million children were victims of identity fraud.

Cybercriminals compromise various data sources and steal the personal identifying information of millions of people every year. Children are not immune. Anything a thief can do with an adult's identifying information can be done with a child's information – open credit cards, obtain mortgages and auto loans, open lines of credit like utility accounts, apply for government benefits and more.

From the identity thief's perspective, children make excellent targets. Their lives and their credit are blank slates – no entries, good or bad and parents are unlikely to monitor or even check their child's identity or credit. Dark marks a cybercriminal might make on your child's credit history probably won't be discovered for years, perhaps even decades. By then, the cybercriminal has moved on and any evidence that might have been is gone.

In about half of child identity frauds, the child discovers the theft themselves when they apply for credit as an adult and find they're not creditworthy – years of bad debts, debt collections and credit charge-offs have taken a toll. On the surface it might seem that correcting the problem should be easy. Any debt or loan attributable to a nine year old must be a mistake! But 10 years later, one quarter of child identity fraud victims are still dealing with the credit issues.



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ON POINT FOR THE ARMY

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Watch for Warning Signs

- Your child is denied government benefits because the benefits are already being distributed to someone else.
- Your child receives preapproved credit offers.
- You receive an IRS or state tax authority's notice that you're no longer allowed to claim your child on your tax return because the child's SSN has already been filed.

Protect Your Child's Identity

- Protect your personally identifying information. Tell your children to do the same and do so in terms they can understand.
- Be aware of where and how you release your child's PII. Some school forms require PII. Ask if there is a policy to protect that PII.
- Ask how PII will be used. Is the PII released to third parties like booksellers, discount health insurance providers or others.
- On forms that request social security number, leave the field blank until you are told the field is required – and ask what happens if you don't provide a social security number. Often there are no consequences.
- Consider freezing your child's credit. A credit freeze makes it much more difficult for cybercriminals to exploit PII.
- Ask the three major credit reporting companies if your child has a credit file.

Resources

- [Check for a Credit Report - A Checklist](#) – Federal Trade Commission
- [How Do I Check to See if My Child has a Credit Report?](#) – Consumer Financial Protection Bureau
- [How to Protect you Kids and Their Future Credit](#) – Washington Post
- [What to Do Right Away](#) [if you have been victimized] – Federal Trade Commission
- [What Should I do if Someone is Using My SSN?](#) – Social Security Administration
- [Empower Your Kid with Cybersecurity](#) – ITPro Portal
- [Experian's New Service Lets Parents Discover if Their Kid's ID Has Been Stolen](#) – Fortune

In the News

- [Feds Charge 4 with SSN Fraud](#) – The Columbus Dispatch
- [Child Identity Theft: It's Happening in North Dakota](#) – Bismarck News
- [It's Not Too Early to Protect Your Child from Identity Thieves](#) – AZCentral
- [Accused Child ID Thief Worked for Public Schools](#) – WKBW, Buffalo
- [More than 1 Million Children were Victims of ID Theft Last Year](#) [2017] – NBC News

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