

Consumer Federation of America

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NEW INFORMATION ON <u>WWW.IDTHEFTINFO.ORG</u> ON CHILD ID

CONTACT: Jack Gillis, 202-737-0766

Steps Parents Can Take to Protect Their Children

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Washington, DC – October 16-22 is National Protect Your Identity Week and the Consumer Federation of America has added new resources about child identity theft to its www.IDTheftInfo.org website. "Children today are being targeted for identity theft because their records are clean – they don't have bad credit or other types of fraud associated with their names or Social Security numbers," said Susan Grant, CFA's Director of Consumer Protection. "That makes children's personal information very attractive to identity thieves to use for employment, open credit accounts, and other illegal purposes."

"Child identity theft is often not discovered until the victims become adults and try to get jobs, apartments, or loans for college," said Ms. Grant. "Parents need to take steps now to reduce the risk of someone stealing their child's identity." Matt Cullina, CEO of Identity Theft 911 and a member of CFA's <u>Identity Theft Service Best Practices Working Group</u>, offers the following advice in an article on the CFA website:

- 1. Guard you child's Social Security card and other documents containing their Social Security number. Only carry them when needed for a specific purpose. If you lose them, they may fall into the hands of identity thieves. Also, don't leave social security or other identification information lying around the house, office or school where others can see it.
- 2. If a child's Social Security number is requested, ask why. It may not be necessary, or other information could be used as an alternative. If you must provide a child's Social Security number, ask how it will be used, who will have access to it, and how it will be protected from fraudulent use. If the information is not going to be retained, ask how it will be destroyed or returned to you.
- **3.** Cross-shred documents containing children's Social Security numbers and other personal information before disposing of them.
- **4.** Don't post children's pictures online. Many digital cameras have geocoding features that embed the location where the pictures were taken. This can help identity thieves link children's names to their addresses.

- **5.** Don't give children their Social Security numbers until they understand how and why to protect them.
- **6.** As your children get older, make sure they understand the risks of social networking and the need to keep sensitive personal information private. Teach them to create strong passwords, avoid accepting friend requests from strangers, and be careful when clicking on links or taking quizzes. The Federal Trade Commission offers excellent information about protecting children's privacy.

Parents should watch for signs of child identity theft such as preapproved offers of credit, bills, and debt collection notices in a child's name. Parents should only check for credit reports related to their children if there is reason to suspect that identity theft has occurred. Children shouldn't have credit reports associated with their names and Social Security numbers and checking for them could actually create credit reports that could be exploited by identity thieves.

CFA has added links to advice from the California Office of Privacy Protection about what to do when a child's identity is stolen in the <u>Victim Resources</u> section of <u>www.IDTheftInfo.org</u>. There are also new links in that section and in the <u>Consumer Resources</u> section of the site from the Identity Theft Resource Center about child identity theft.

Identity theft committed against foster children is particularly challenging to resolve because they often lack a family support system. The <u>Statistics and Studies</u> section of <u>www.IDTheftInfo.org</u> contains a new report by the California Office of Privacy Protection, *A Better Start: Clearing Up Credit Records for California Foster Children*, outlining a pilot project on how to determine if foster children are identity theft victims and steps to take if they are. The report includes recommendations that can be used by other states.

Consumers can test their knowledge about child identity theft by taking the quiz designed by the National Sheriff's Association and the National Foundation for Credit Counseling that is featured on the www.IDTheftInfo.org homepage. As a member of the coalition that supports National Protect Your Identity Week, CFA also encourages consumers to check out the official website for the week, www.ProtectYourIDNow.org, which offers useful information from many sources.

The Consumer Federation of America is an association of nearly 300 nonprofit consumer organizations that was established in 1968 to advance the consumer interest through research, advocacy, and education.