

Protect Your Children From Identity Theft

Most of us know how to protect ourselves from identity theft. But, have you ever considered that your child could become a victim?

Children are easy targets for identity thieves. The Federal Trade Commission (FTC) reports that the number of cases of identity theft committed against children is on the rise.

Child identity theft can go undetected for years because it is usually not discovered until the victim tries to get a job, rent an apartment, or apply for credit.

You should take the following steps to safeguard your children's identities:

- Request a free credit report each year for your children from each of the three major credit reporting companies: Equifax, Experian, and TransUnion.
- Keep your children's important papers, including birth certificate and social security card locked up in a safe place.
- Never carry your children's social security cards in your wallet.
- Don't give your children their social security information until they are old enough to understand how to protect this information.
- Refuse to give out your children's birth certificates or social security numbers unless absolutely necessary as when you enroll your children in school or get them a passport.
- Pay attention if your children start receiving junk mail, especially credit card offers. It may mean that their personal information has been compromised. Also, the more mailing lists a child's name is on, the more exposed he/she is to identity theft. Whenever possible, sign up for items like magazine subscriptions under your own name rather than your child's name.
- Educate your children about safe internet use, teaching them to keep all personal information private when they are online. Social networking sites are havens for identity thieves scanning these sites.

For more information about identity protection, visit our website at www.mass.gov/consumer.