

Information For Caregivers & CASAs

Youth in foster care are particularly vulnerable to identity theft because their information is often shared among many individuals and agencies. It is important to help them check their credit to ensure that they are not victims of fraud. Generally, minors will not have a credit report unless an account has been opened in their name or there is some other error.

How to Limit Exposure to Identity Theft

- Do not share personal information with or around strangers.
- Protect documents with personal information like birth certificates, social security numbers, bank statements, and medical records by keeping them in a secure space with limited access, like a safety deposit box.
- Teach youth how to protect their online accounts (i.e. strong passwords, multi-factor authentication) and about good credit practices.
- Ask questions about who's collecting personal information and why they need it.

If you suspect that the youth is a victim of identity theft, you may want to contact the youth's social worker and coordinate to:

- Contact the Identity Theft Resource Center (ITRC) at www.idtheftcenter.org/
- Report to the Federal Trade Commission (FTC) at IdentityTheft.gov
- Keep documentation related to the identity theft and anyone you talk to.
- Contact the CRAs – [Equifax/Experian/TransUnion](#) – and explain that someone opened an account using the youth's information. Ask them to remove fraudulent accounts from the credit report.
- Request that the CRAs place a fraud alert on the youth's credit report.
- Contact the companies where the fraud happened and request they close the account and send the youth a letter confirming they are not responsible.
- Place a free security freeze on the youth's credit report, separately with each CRA, which stays in place until they are told to remove it. This makes it harder for anyone to open new accounts in their name.