

## Parents: Protect Yourself and Your Children from Identity Theft

Identity theft occurs when someone steals personal information about you, such as date of birth, Social Security number, bank account or credit card account information. A lot of time may pass before the victim becomes aware that identity theft has occurred, especially if the “victim” is a child or infant.

**Those under the age of twelve are a recently-identified new “target group” of potential identity theft victims.** Discovering the crime may take a significant period of time, and will mean someone other than the victim deals with the aftermath.

**How does someone steal your identity?** It could happen on a work site; unfortunately not all employees in places you do business are honest. Data files, such as those used in schools or by medical practitioners, may be duplicated by an employee who has access to records, or hackers may invade a business computer.

Other ways personal information may be stolen include:

- stealing a purse or wallet,
- “dumpster diving” or going through your trash for discarded bank, credit card, or tax statements,
- stealing your mail,
- posing as a landlord or lender to access your credit report.

**It is important to take steps to protect personal information for all family members.**

As a parent, what can you do to protect your own personal information and that of your children?

- Never give out personal information to someone you do not know by phone, mail, or online
- If you have placed the call or initiated the contact, and are certain the recipient is legitimate, it is probably safe to disclose information.
- Do not carry your Social Security card [or those of your children] in your purse/wallet. Memorize numbers; secure the cards in your home or in a safe deposit box.
- Leave credit cards at home; take them along when shopping, return them to the secure place when you get home.
- Keep personal information, including bank or credit card statements, out of sight in your own home. The person you have hired to do home repairs, clean, or other tasks may not be as honest as you think.
- Get a copy of your credit report once a year to verify that what it contains is your information. Should you discover errors, do what is necessary to correct them. Credit reports are not typically compiled on children younger than 13 years of age.

- Use caution when accessing cash through an ATM; make sure no one is “glancing” over your shoulder. It is not difficult for an accomplished thief to re-create your transaction including your PIN number.
- Always be defensive when handling money.

### What steps can you take if you suspect identity theft?

- Contact your bank and credit card companies to report the incident; cancel the cards and place a fraud alert on your account.
- Contact the three national credit reporting agencies to place an initial ‘fraud alert’ or a ‘security freeze’ on your credit reports. This may stop someone from opening new credit accounts in your name.

**Equifax: 1-800-525-6285**

**Experian: 1-888-397-3742**

**TransUnion: 1-800-680-7289**

- Contact local law enforcement. **Identity theft is a crime.** The police report will serve as documentation the crime has been reported.

While the likelihood of catching and successfully prosecuting an identity thief is small, reporting the crime may stop the activity from being repeated on you or someone you know.

#### References:

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