



## Your Child's Identity: Protecting the Innocent

Minors make ideal targets for identity thieves—the younger the victim, the more time they have to exploit the child's identity. Identity theft against a child can go undetected for years. In general, the child does not take on credit obligations until they're 18 or older.

When children are born, a social security number is requested for them in order to qualify for insurance and for parents to claim their child as a dependent on their tax return. In the wrong hands, a child's social security number can be used for employment and can result in unwanted tax debt among other things.

The damages a minor bears can go on for years and may surface when establishing credit for real. An example may be denied a credit card or a car loan. Worse, it could delay education as a result of being turned down for student loans as well as missing out on job opportunities if potential employers require a credit check.

Possibly the worst scenario: a criminal can present the victim's identity when arrested. Now, the child has a criminal record and may spend countless hours attempting to clear their good name.

### If you are a parent or legal guardian, you can...

- **Check your child's credit report.** The credit reporting agencies do not knowingly maintain credit files on children. A check of your child's credit should turn up nothing until the age of 18 unless they are a victim of identity theft or a secondary user on a credit card where a parent may authorize a child to make charges on their card.

To obtain a credit report, contact the credit bureau through the mail by sending them your child's:

Complete name

Address

Date of birth

A copy of your child's birth certificate

A copy of your child's social security card

As a parent or legal guardian you will be required to send a copy of your own driver's license or other government-issued proof of identity. Such proof must include a current residential address. Finally, parents must provide a current utility bill that includes their home address.

Mail these items to the credit reporting bureaus at the addresses below. Note, using certified mail with receipt will provide you with proof of your request.

**Equifax (CSC)**  
PO Box 740256  
Atlanta, GA 30374

**Experian**  
PO Box 9532  
Allen, TX 75013

**TransUnion**  
PO Box 6790  
Fullerton, CA 92834

- **Check for an earnings statement** from the Social Security Administration. Unless your child is old enough to work, there should be no earnings associated with his social security number. You can get an earnings statement by requesting it online at [www.ssa.gov](http://www.ssa.gov). You can also call the Social Security Administration at (800) 772-1213 or visit your local office.
- **Safeguard social security numbers.** Shred anything with a social security number on it that you don't need to keep. Never dispose of documents that contain personally identifiable information without shredding them first. Keep all social security cards safe at home.
- **Warn your children** not to give out personal information unless it's vitally important and exchanged with a reliable source. Explain to them that they should not provide such information, especially online.
- **Be leery of credit offers to your children.** Opt-out of pre-approved credit cards offers on behalf of your child by going online at [www.optoutprescreen.com](http://www.optoutprescreen.com) or by calling 1-888-966-2255. Then, check your child's credit report to find out if someone is using credit in their name.
- **Get a police report.** If your child's identity has been compromised, file a police report. Be sure to keep copies on file. You'll need the report to prove your child is a victim.

**If you believe your child's identity has been stolen, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or email us at [DATCPWisconsinPrivacy@Wisconsin.gov](mailto:DATCPWisconsinPrivacy@Wisconsin.gov) Visit our website at [www.privacy.wi.gov](http://www.privacy.wi.gov) for more information.**