

# Helping youth start and maintain good credit

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You can help to protect your child from identity theft or bad credit by checking to see if your child has a credit report.

## Why is it important to check if my minor child has a credit report?

Your child may have a credit report as a result of an error or as the result of identity theft. Child identity theft is a growing problem. While it's difficult to know the exact scope of the problem, one recent report indicates that approximately [2.5 percent of U.S. households](#) with children under age 18 experienced child identity fraud at some point. Identity thieves sometimes target children's Social Security numbers because children have no credit blemishes and because the [fraudulent activity may go unchecked for years](#). Possible warning signs that your child is a victim of identity theft include receiving bills, credit card offers, or debt collection calls in your child's name.

Children may legitimately have information on file at a credit bureau in some limited circumstances, such as if they are listed as an authorized user or joint account holder on an adult's account.

Adults may request their children's credit reports by providing certain documentation. It's important to check these reports to make sure there are no errors. Errors might occur, for example, if the child's

identifying information, such as his or her name, is the same as a parent, because credit information for the two can get mixed up.

## How do I check to see if my child has a credit report?

Contact any or all of the three nationwide credit bureaus to request that they search their database for a credit report in your child's name. You have the option to request all three reports at once or to order one report at a time. By requesting the reports separately, you can monitor the credit report more frequently throughout the year.

### TRANSUNION

TransUnion has an online portal where parents or guardians can fill out and submit a [Child Identity Theft Inquiry form](#). When you submit this form you will find out whether there is a credit report in your child's name. If there is, TransUnion will contact you for additional information. If you want a copy of the credit report, TransUnion might require you to separately request a copy of the report by mail.

#### Address:

TransUnion LLC  
P.O. Box 2000  
Chester, PA 19022-2000

## **EQUIFAX**

Equifax requires parents or guardians to send the following documents by mail:

- A letter explaining that the minor child may be a victim of identity theft
- A copy of the minor child's Social Security card or letter/form from the Social Security Administration
- A copy of the minor child's birth certificate
- A copy of your driver's license or other government-issued proof of identity that includes your current address

### **Address:**

Equifax Information Services  
P.O. Box 105139  
Atlanta, GA 30374

## **EXPERIAN**

Experian requires parents or guardians to send the following documents by mail:

- A completed copy of a Minor Child Instructions form (available on the [Experian website](#))
- A copy of the minor child's Social Security card
- A copy of the minor child's birth certificate
- A list of the minor child's previous addresses for the past two years
- The minor child's full name, including middle initial and generation, such as JR, SR, II, III, etc. and date of birth
- A copy of your driver's license or other government-issued identification card
- Proof of your address, such as a copy of a bank statement, utility bill, or insurance statement

## **Address:**

Experian  
P.O. Box 9554  
Allen, TX 75013

## **What should I do if there is an error on a minor child's credit report or evidence of identity theft?**

If your child has information on their file and you find an error, you should dispute the [error](#). You may contact both the credit reporting company and the company that provided the information. You should explain what you think is wrong, why, and include copies of documents that support your dispute.

If you believe your child or a child in your care is a victim of identity theft, you should contact each of the credit bureaus listed below to explain that your child is a minor, and can't legally enter into any type of contract. To prove that your child is a minor, send the credit bureaus a completed copy of the Federal Trade Commission's (FTC) [Uniform Minor's Status Declaration Form](#) with a letter requesting that they remove all accounts, account inquiries, and collection notices from the credit file associated with your child's name or personal information.

## **TRANSUNION**

Online: [Child Identity Theft Inquiry Form](#)

Fraud Victim Assistance Division  
P.O. Box 2000,  
Chester, PA 19022-2000  
1-800-680-7289  
[transunion.com](#)

**EQUIFAX**

Information Services  
P.O. Box 105139,  
Atlanta, GA 30374  
1-800-525-6285  
[equifax.com](http://equifax.com)

If you are checking the credit report status of a youth in foster care, please visit our [Foster Youth page](#).

**EXPERIAN**

P.O. Box 9554,  
Allen, TX 75013  
1-888-EXPERIAN (397-3742);  
[experian.com](http://experian.com)

For more details on the steps to take if you are a victim of identity theft, visit the [Federal Trade Commission's Child Identity Theft Website](#).

You can also request that the credit bureau place a 90-day or 7-year fraud alert in the youth's file. This requires creditors to verify an identity before granting credit and makes it harder for a thief to open fraudulent new accounts. You only need to contact one of the three bureaus to place an alert.

You can also request a [credit freeze](#), which stops creditors from getting the youth's credit report until you lift the freeze. Freezes are generally free for victims of identity theft, but others may be charged a fee. Check the Experian, Equifax, and TransUnion websites to see how much you will be charged, which will depend on what state you are in. To place a freeze, you must contact each of the nationwide credit reporting companies individually.

It may also be worthwhile to contact each business that reported a fraudulent charge on the report and request that they close the fraudulent account and flag it to show it resulted from child identity theft. You may also want to request that they send you a letter stating that the fraudulent charge has been removed.