

Child Identity Theft

What to know, What to do



FEDERAL TRADE COMMISSION

[IdentityTheft.gov](https://www.ftc.gov/identitytheft)

Is someone using your child's personal or financial information to make purchases, get benefits, file taxes, or commit fraud? That's child identity theft.

Visit IdentityTheft.gov to report identity theft and get a personal recovery plan.

The site provides detailed advice to help you fix problems caused by child identity theft, along with the ability to:

- get a **personal recovery plan** that walks you through each step
- update your **plan** and **track** your progress
- print **pre-filled letters** and **forms** to send to credit bureaus, businesses, and debt collectors

Go to IdentityTheft.gov and click "**Get Started**".

There's detailed advice for child identity theft. The advice is tailored to your child's situation – whether your child experienced **tax, financial, medical** or some other type of **identity theft**. The next page tells you what to do right away. You'll find these steps – and a whole lot more – at IdentityTheft.gov.

What To Do Right Away

Step 1: Alert companies and credit bureaus.

- ❑ Contact companies where fraud occurred. Tell the fraud department someone opened a fraudulent account using your child's identity. Ask them to close the account and send you a letter confirming your child isn't liable. If needed, send a letter explaining your child is a minor who can't enter into contracts. Attach a copy of your child's birth certificate.
- ❑ Contact the credit bureaus. Ask them to remove any fraudulent accounts from your child's credit report. Tell them your child is a minor who can't enter into contracts. You can use the contacts listed in step 2 below.

Step 2: Consider a child credit freeze.

- ❑ You can freeze your child's credit until the child is old enough to use it. The credit freeze restricts access to your child's credit file, making it harder for identity thieves to open new accounts in your child's name.
- ❑ To place a child credit freeze, contact each of the three credit bureaus separately:
 - **Experian.com/help**
888-EXPERIAN (888-397-3742)
 - **TransUnion.com/credit-help**
888-909-8872
 - **Equifax.com/personal/credit-report-services**
1-800-685-1111

Get updates at **[IdentityTheft.gov/creditbureaucontacts](https://www.identitytheft.gov/creditbureaucontacts)**.

Step 3: Report identity theft to the FTC.

- ❑ Go to **[IdentityTheft.gov](https://www.identitytheft.gov)** or call 1-877-438-4338. Include as many details as possible.

Go to IdentityTheft.gov for next steps.

Your next step might be closing accounts opened in your child's name, or reporting fraudulent charges to your credit card company.

IdentityTheft.gov can help – no matter what your child's specific identity theft situation is.



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