



Protect Your Child's **IDENTITY**

Identity thieves target children because children generally have clean credit histories, and it may take years to detect the crime.

The Keeping I.D. Safe (K.I.D.S.) Act aims to protect children from identity theft. This law requires credit reporting agencies to establish and freeze a credit record for a minor upon request by a parent or guardian. By freezing your child's credit, you can effectively block others from using it.

To create a credit report for your child and freeze it, contact each of the three major credit reporting agencies: Equifax, Experian, and TransUnion.

Keeping Your Child's Personal Information Safe

An identity thief can use a name and a Social Security number to open a bank account, obtain credit cards, apply for a loan, or even rent a place to live. Here are some simple things you can do to keep your child's personal information out of the hands of fraudsters.



Keep birth certificates, Social Security cards and other sensitive documents in a secure place, such as a safe deposit box or home safe. Avoid carrying these documents with you.



Be careful when disposing of documents containing personal information. Shred them before discarding.



Avoid giving out your child's Social Security number unless it is absolutely necessary. Ask why it is needed, how it will be protected, how it will be used, and if another form of identification would be acceptable.



(Continued on reverse)

**Florida Department of
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Use strong computer passwords. Never write them down or share them.



Limit the information you share about yourself and your child on social networking sites.



Use only secure websites when providing financial information online. A lock icon on the status bar of your browser indicates the information will be safe when it is transmitted.

Recover from Child Identity Theft

If you discover your child has been the victim of identity theft, take the following steps as soon as possible.



Contact your local police department and report the crime. Keep a copy of the report to show to creditors and credit reporting agencies.



Contact the three credit reporting agencies and request any information they might have on your child's credit.



Ask the credit reporting agencies to place a fraud alert on your child's credit report.



Contact every creditor on your child's credit report. Explain that this is a case of child identity theft, and ask to have all accounts and collection notices removed immediately from your child's credit report.



Freeze your child's credit.



FDACS-P-01788

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