

New Wisconsin Law Helps Parent Protect Children Against Identity Theft

April 28, 2014 - A new law has gone into effect in Wisconsin that will help parents protect their children from identity theft victimization. Specifically, the law allows parents to establish a credit record with each of the major credit bureaus and then freeze their file. It is one of the first laws of its type in the country.

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The law is called the Child Credit Protection Act (CCPA). In addition to protecting children, CCPA also allows guardians for vulnerable adults to freeze their credit files too.

Child identity theft is a fast growing problem that can be very difficult to catch. Children are not supposed to have credit files, so when someone manages to steal the Social Security number and name of a child and then uses that information to gain access to credit, it may take years for the crime to be discovered. CCPA is an attempt to change that.

Once a child's credit file is frozen under CCPA, it remains frozen until the child's 16th birthday. Prior to that, only parents can lift the credit freeze.

Parents interested in freezing their child's file will have to contact each of the credit reporting agencies (Experian, Equifax and Transunion) and will be required to pay a \$10 fee to each firm. They will also have to prove that they are actually the parents of the child for which the freeze has been requested. At the time they implement a freeze, parents will be informed if anyone else has already established credit using their child's SSN and name.

In our opinion, the law really should have maintained the credit freeze until children turn 18. With that said, CCPA may prove to be a tremendous asset in the fight against identity theft and Wisconsin should be applauded.

by Jim Malmberg

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