

Protecting Your Child From Identity Theft

July 7, 2017 - If you are like most parents, you worry about your kids regularly. You may not like the clothes they wear or the friends they hang out with. You may be concerned by their grades or their lack of interest in mundane topics like history or math. But one thing you probably haven't worried about is your child becoming a victim of identity theft. Unfortunately, this is a topic that should concern every parent.

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s.src = 'http://widgets.digg.com/buttons.js';
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var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);
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Kids don't have access to credit so they aren't supposed to have credit reports. But roughly 1.3 million children have their identities stolen every year; half of them under 6 years old. And because most parents never try to find out if their children have a credit report, this type of ID theft can go undiscovered for many years.

Once it is discovered, it can have a devastating effect on those who are victims. They may be saddled with debts that they aren't responsible for creating. They may have ruined credit before they ever gain access to credit lines of their own. Employers may refuse to hire them. They may be excluded from military service or any job requiring a security clearance. They may be hounded by debt collectors. This list of rotten things goes on and on.

To protect your children from identity theft, the place to start is by finding out if they already have a credit report. You can do this for free at AnnualCreditReport.com or by phone at 877-322-8228. We strongly recommend that you use the phone to make your request because the privacy policy of the website is very weak in our opinion. Under federal law, you can request free copies of credit reports from each of the big three credit reporting agencies annually.

If you request your child's credit report only to find out that you child doesn't have one, that's great news. Hang up the phone and put a note in your calendar to make the same request again next year. But if you find out that your child does have a credit report, you need to take further action. Our recommendation is that you report your child as a victim of identity theft. This means filing a police report. You should also freeze your child's credit file. This will make it extremely difficult for anyone else to get new credit in your child's name. You can find all of the information you will need to initiate a credit freeze [here](#).

Child identity theft has become big business. It is up to parents to help protect their children because nobody else will.

by Jim Malmberg

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