



C. L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

Contact: Jo Ann Lanham
Consumer Finance Bureau
(208) 332-8067
Email: jo.lanham@finance.idaho.gov

NEWS RELEASE

For Immediate Release

April 19, 2017

IS YOUR CHILD A VICTIM OF IDENTITY THEFT?

Boise, Idaho . . . April is Financial Literacy Month and the Idaho Department of Finance wants to send a clear message to parents and adults in Idaho who are raising children. "Be aware of the warning signs of child identity theft and guard your child's sensitive information from identity thieves!"

Citizens are bombarded with warnings to guard their personal identification numbers (PIN), review their deposit accounts daily for fraud, and shred documents that contain sensitive information before disposing of them. But seldom are we reminded that our children's sensitive information also could be targeted by identity thieves.

Children under 18 generally do not have credit reports, nor do children typically build credit before the age of 18. With limited exceptions, it is rare for credit reporting agencies to maintain files on children. But keep in mind, a child's credit report will not be accessed for years, thus making the child's sensitive information an attractive tidbit for fraudsters!

According to the FTC, a child's social security number can be used by identity thieves to apply for government benefits and tax refunds, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live. Fraudsters may cobble pieces of consumers' information together from a number of social media sites to create a believable profile from these sources of public information. The practice – known as synthetic identity theft – results in creation of a profile of "whomever they wish to create" to commit identity theft.

If school forms, sports applications or other activity forms request your child's sensitive information, be sure to ask how the information will be used, stored and destroyed before you provide it to the user.

Warning signs of child identity theft:

- Credit card pre-applications in your child's name arrive in the mail
- Collection calls for your child
- Bills for products and service are received in your child's name

If you think your child's information may be at risk, or if you want more information on child identity theft or the steps to check your child's credit report, review the FTC's child identity theft tips linked through the Department of Finance's website [here](#).

If your child's identity has been compromised, here are some important [guidelines](#) for you to follow. Additional information regarding identity theft can be found within the Department of Finance's [Identity Theft Brochure](#),

* * * *

Department of Finance Press Releases and other information can be found on the internet at www.finance.idaho.gov and may be obtained by contacting the department at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.