

How Child Identity Theft Happens

BEING A MINOR DOESN'T PROTECT YOUR CHILD FROM IDENTITY THEFT. Unfortunately, your child's Social Security Number (SSN) is a clean slate criminals use to get loans and credit cards, apply for benefits and more. Read more to understand how child identity theft works and how to protect your child.



1.3 million ▶ The number of children's identities stolen annually¹



Is it really that big of deal?

Identity thieves can use a SSN to:

Buy:

- Houses
- Cars
- Motorcycles
- Boats

Obtain:

- Credit cards
- Medical benefits
- Government benefits
- Employment
- Driver's licenses



8 to 25 hours average resolution time, depending on fraud type¹

Thieves operate largely under the radar

Percentage of people 19 and younger who file identity theft complaints²

2014: **6%** | 2015: **5%** | 2016: **4%**

WARNING SIGNS³

If your child's SSN appears in:

- Government benefits rejections or notices
- IRS notices about taxes
- Unexpected bills or collections calls

5 ways to protect your kids

- 1 Ask why people need your child's SSN and how they will protect it.
- 2 Secure your child's Social Security card in a safe place at home (don't carry it in a wallet or purse).
- 3 Shred anything containing your child's personal information with a cross shredder.
- 4 Teach good practices. Discourage sharing of personal information, such as their SSN, mother's maiden name or birthday, online or in other settings.
- 5 Regularly check your child's social networking sites for signs of PII sharing. And set a reminder to check for credit reports under your child's SSN.

We have partnered with CyberScout, the premier provider of identity and data defense services to offer you comprehensive identity monitoring. Contact us for more information.

¹ Javelin Strategy & Research, 2015; ² Consumer Sentinel Network Data Book, Federal Trade Commission, March 2017; ³ Child Identity Theft, Federal Trade Commission, 2017.