



# ID PROTECTION KIT

## Child ID Theft Guide

**A PARENTS GUIDE TO  
CHILD IDENTITY THEFT**

## **Why is My Child a Target for Identity Theft?**

Children's identities are under attack since they are not credit active, creating 2 unique conditions.

First, a minor's SSN is untouched, therefore it has tremendous value to thieves.

Second, the lag time in detection before the fraud is discovered, gives a thief years to accumulate debt in the child's name.

It is likely that the fraud will not be discovered until your child is ready to become credit active and tries to open their first credit card, rent an apartment or apply for a student loan.

## **What Does a Thief Do With My Child's Info?**

Unfortunately, the bad guys have discovered that they can use your child's personal identifiable information (PII): name, date of birth and Social Security number (SSN) — to take out credit cards, open loans, buy a new car, get a mortgage, file fraudulent tax returns and even get a job using your child's personal information.

## **How does this affect my child in the future?**

When their personal information is used fraudulently it can prevent them from getting a college student loan, renting their first apartment or securing a job. This can cause havoc in their life as they transition to adulthood.

## **How Do I Prevent My Child From Becoming a Victim of ID Theft?**

The answer is simple. As soon as your child receives their SSN number a credit freeze needs to be placed with each credit bureau. This will prevent financial fraud and allow a smooth transition into adulthood. Click [here](#) to easily initiate the credit freeze at all 3 bureaus.

However, if you suspect you or your child is already a victim of identity theft we recommend that you enroll in [identity theft protection](#) immediately, which will give you access to a recovery specialist and valuable monitoring services.

## **Why Are K-12 Schools a Target For Ransomware Attacks?**

Schools are a data bank of student PII's and administrative records, they also have a wealth of parent data like Social Security numbers and credit card information. This treasure trove of data is valuable and sought after by hackers.

## How Do I Protect My Kids on Social Media?

There's no way to guarantee that your children won't be exposed to harmful content, people, or situations on social media. So, it's up to you to use the best tools available to protect your children and teach them how to safely use social media. We recommend a service that lets you know if your kids are in danger online and sends alerts only when there is something to be concerned about. Your kids keep their privacy and you get peace of mind.

## Do My Kids Have a Credit Report?

They are not supposed to! When your child is born you register them for a social security number, which now needs to be protected – this is different than a credit report. A credit report is only created when the child is 18 or older and has opened their first loan or credit card. If you find out your minor child has a credit report, that is huge red flag and you should contact the identity theft expert in the Kit Collective

*To learn more about protecting your children from identity theft and keeping them safe online join the Kit Collective*