

Protecting Your Children's Identities

- Provide your child's Social Security numbers only when it is required by a government agency or financial institution. Never provide it for identification.
- Carry your child's Social Security number or card in your purse or wallet only when you know you will need it.
- Teach your children never to give out personal information over the phone or on the Internet.
- Check to see if any of your children have a credit report by visiting www.AnnualCreditReport.com or calling (877) 322-8228, a service created by Equifax, Experian, and TransUnion, the three nationwide consumer-reporting companies. No report should exist unless someone has applied for credit using your child's Social Security number. No minor should have a credit report.
- Watch your children's mail for credit card applications, bills, or bank statements. They are signs that someone has started a credit history in your child's name.
- Request that banks in which your children have accounts remove their names from marketing lists.
- Report any suspected identity theft to the three nationwide consumer reporting companies and obtain copies of any credit reports in your child's name and Social Security number. If your child does have a credit report ask to have all accounts, application inquiries, and collection notices removed immediately. Tell the credit issuer that the account is in the name of your minor child who by law isn't permitted to enter into contracts.
- Take advantage of your rights under the federal Children's Online Privacy Protection Act (COPPA). This law requires websites to get parental consent before collecting and sharing information from children under 13. COPPA covers sites designed for children under 13 and general audience sites that know certain users are under 13. It protects information that websites collect upfront and information that children give out or post later. It also requires these sites to post a privacy policy that provides details about the kind of information they will collect and what they might do with the information. You should: (1) know your rights, (2) be careful with your permission, (3) check out the sites your children visit, (4) review the sites' privacy policies, (5) contact the site if you have any questions about its privacy policy, and report any site that breaks the rules to the FTC at www.ftc.gov/complaint. For more information about COPPA rules, enforcement, education, and guidance go to www.ftc.gov/privacy/privacyinitiatives/childrens.