

Back to School: Child Identity Theft

August 29, 2024
12pm - 1pm



Session Notes

Below is a summary of the topics and items discussed on the August 29, 2024 session of Identity Theft Today, Back to School: Child Identity Theft.

A recording of this session is available for viewing at www.LRseminars.com

SESSION TOPICS

- Child Identity Theft
- Credit Freeze
- Employment Fraud
- Government Benefits
- Fraud Alert
- Synthetic Identity Theft
- Utility Fraud

What is child identity theft, and why is it a concern?

Child identity theft occurs when a minor's personal information is used for fraudulent purposes. It's a significant concern because it can go undetected for years, causing severe financial and legal issues when the child becomes an adult.

Why are children particularly vulnerable to identity theft?

Children are targeted because their social security numbers are often unused and unmonitored, making them a blank slate for identity thieves. The theft can go undetected for years until the child applies for credit or loans.

What are the different types of identity theft that can affect children?

Identity theft involving children can include:

Synthetic Identity Theft: Combining real and fake information to create a new identity.

Employment Fraud: Using a child's social security number to obtain employment.

Utility Fraud: Opening utility accounts in the child's name.

Government Benefits Fraud: Fraudulently claiming government benefits using the child's

What are the common red flags that might indicate your child's identity has been stolen?

- Receiving pre-approved credit offers or bills in your child's name.
- Notices from the IRS that your child has been claimed as a dependent by someone else.
- Contact from debt collectors regarding accounts in your child's name.
- Denial of credit for your child due to a poor credit history.



How can you prevent child identity theft?

- **Safeguard Personal Information:** Keep your child's social security number and personal
- **Credit Freeze:** Place a credit freeze on your child's social security number with all three credit bureaus.
- **Educate Your Child:** Teach your child not to share personal information online or with strangers.
- **Monitor Credit Reports:** Regularly check your child's credit report for any unusual activity.



What should you do if you discover your child's identity has been stolen?

- 1. Request a Credit Report:** Check with all three major credit bureaus (Equifax, Experian, TransUnion) to see if a credit profile exists.
- 2. Dispute Fraudulent Accounts:** Contact lenders and credit bureaus to dispute any fraudulent accounts.
- 3. File a Report:** File a report with the Federal Trade Commission (FTC) and consider filing a police report if required.
- 4. Document Everything:** Keep detailed records of all communications and steps taken to resolve the identity theft.

Tip to protect your child's credit.

- Regularly monitor your child's personal information and be cautious about sharing it with others.
- Consider placing a credit freeze on your child's social security number to prevent unauthorized access.
- Be vigilant for any unusual activity, such as bills or pre-approved credit offers in your child's name.
- Always question why a third party needs your child's social security number, and consider if there are alternative forms of identification you can provide.
- In severe cases, you may need to contact the Social Security Administration to request a new social security number for your child.
- A fraud alert is easier to set up, but a credit freeze offers stronger protection against new account fraud.



SAHARA SEARS
HEAD OF BUSINESS AND
PRODUCT DEVELOPMENT

LEGAL RESOURCES

About our speaker:

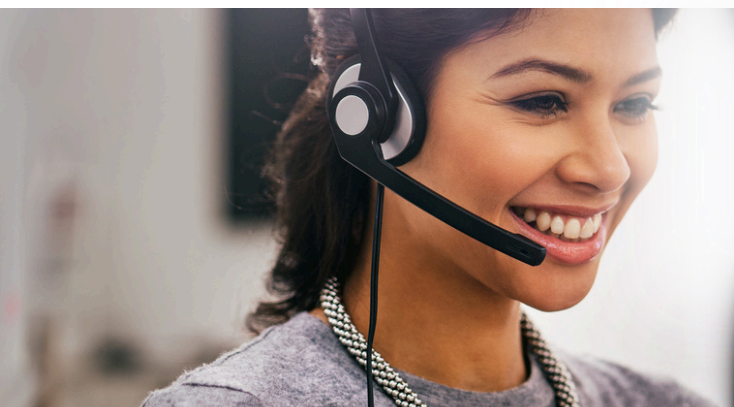
Head of Business and Product Development at Legal Resources, a Legal and Identity Theft plan provider headquartered in Virginia Beach. Heads the research and content development for Legal Resources' Legal and Identity Theft educational seminars and regularly presents for employees, employers, and professional associations on these topics each year. Additionally, Sahara currently serves as the Past President for the Peninsula Chapter for the Society of Human Resources Management (PenSHRM).

Education & Certifications

- Bachelor's of Applied Science in Criminal Justice, University of South Florida

Certifications:

- Identity Theft Risk Management Specialist
- Private Investigator
- Paralegal



Contact Us

Our Member Services team is available for assistance.

Phone: 800.728.5768
Email: info@legalresources.com

www.legalresources.com