

Protect Your Children from ID Fraud

BACKGROUND

Many people assume that identity fraud can only involve the identities of adults. In fact, identity thieves do sometimes fraudulently use the personal information of children and even infants. This type of fraud can go undetected for many years.



HOW IT HAPPENS

In the U.S., children are routinely assigned a Social Security number (SSN) shortly after birth. Among other things, the SSN is necessary for a parent or guardian to claim the child as a tax deduction.

Valid SSNs are a commodity with a street value. That is to say, such numbers are sold to people who intend to commit fraud with them. They can be used by undocumented workers to gain employment in the U.S. It may also be possible to get access to lines of credit with them.

Some identity thieves target infant SSNs because they know it is likely to be many years before the fraud is detected.

TIPS FOR PARENTS AND GUARDIANS

Here are some loss prevention and detection tips for parents and guardians.



1. Be as careful with a child's SSN as you are with your own. Keep the number in a secure place such as a lock box and not in your purse or wallet. Only provide the number when necessary, such as on tax forms.
2. If you see any suspicious activity involving the child's identity or credit, please contact the **ID Recovery Help Line at 1-800-414-9792.**

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