

**FROM THE OFFICE OF WELD COUNTY DISTRICT ATTORNEY  
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# Fraud Alert!

## PREVENTING IDENTITY THEFT FOR THE ENTIRE FAMILY



**You know what you should do in order to protect your own identity, but do you know how to protect the identity of your child?** Just because your little bundle of joy isn't old enough to apply for a loan or open a credit card account doesn't mean that someone else won't use your child's Social Security Number to do the same.

Children are perhaps the most vulnerable group when it comes to identity theft, because often they don't realize they are a victim until they are 18 or 19 years old and apply for their first credit card or loan. An identity thief may have been using their personal information for 10-15 years before the crime is discovered.

Because of this, it is important for parents to protect the identity of their children.

### WHAT CAN YOU DO?

Just as you wouldn't include your Social Security Number on any form without knowing if it is required and how it will be used, don't offer your child's Social Security Number. Since identity thieves often use Social Security Numbers to establish new lines of credit, it is crucial that you protect your child's information. Many times the information on a credit application is not questioned and the company issuing the credit may not be able to verify the age of the Social Security Number holder.

If your minor child starts receiving credit applications or loan offers in the mail, it may be a sign that someone has already used their Social Security Number to establish credit. Every parent should ask the credit reporting bureaus if their child has a credit report. Since young children typically don't have lines of credit, there should not be a report. If there is a report, order a copy of it and review the contents carefully. If you see fraudulent accounts listed, contact the credit reporting agencies and the financial institutions immediately.

Also, talk to your child about on-line precautions such as not providing personal information over the internet or phone. Monitor your child's internet use, and make sure they are not providing details that may put them in danger. Take steps to protect your child's financial future by protecting their identity today.

**Contact your local police agency if you think you are a victim of a crime. To contact the Weld County District Attorney's Office, call (970) 356-4010 ext. 4702.**