Children: Prevention Should Start Early

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Your child's future should be filled with exciting and challenging possibilities. Dealing with the impact of someone else's fraudulent activities shouldn't be one of them.

One day, your child will want to rent an apartment, sign up for utilities, buy a car or open a mobile phone account. Right now, a criminal could be doing these exact same things with the fraudulent use of your child's identity.

A child's identity is a clean slate, ideally for your child when the time comes to start making financial decisions. However, if an identity thief uses your child's information first, the many opportunities you once dreamed of your child having could be gone.

Access to student loans at a prestigious university, to rental properties in a safe and desirable neighborhood and to employment at the top companies in a chosen field could all be denied to your child. All because of someone else's actions.

Child identity theft is especially concerning because parents don't usually check for a credit report in their child’s name even if they are diligent about checking their own credit reports and credit card and bank statements. Children aren't making financial transactions, so there isn't actually anything to report unless a criminal is using the identity.

The fact that children don't have credit reports is exactly what makes their identities so attractive to criminals. With a child’s identity, a criminal gets a green light to commit fraud that likely won't be questioned, tracked or detected.

Identity theft that happens in childhood has long-ranging and damaging effects. If a criminal adopts your child's identity, you and your son or daughter might not even discover the crime until much later, when the damage is already done. Some identity protection products, such as ProtectMyID™, are helping parents ensure that this doesn't happen.

As a parent, you're busy enough trying to provide for your family and enrich your child's life. An identity protection product can regularly check for a credit report filed using your child’s Social Security number, so you don't have to do it yourself. You'll know if a report is found, and you'll want to make sure that your identity protection product will help you resolve any existing or future fraud.
It's hard to comprehend that identity thieves don't draw the line at targeting minors. But, as criminals adopt children's identities more and more often, it's no longer possible for parents to turn a blind eye to the possibility.

As a parent, your responsibilities are many. Getting a little help now and then is a relief, and so is getting identity protection for your child.

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