

A hand holding a smartphone displaying a credit score gauge. The gauge is a semi-circle with a color gradient from red to green. The text 'CREDIT SCORE' is visible above the gauge. The background shows a blurred image of a coffee cup and a laptop.

Transition Age Youth Resource: Checking Your Credit Report and Addressing Identity Theft

Checking Your Credit Report and Addressing Identity Theft

Identify theft is the illegal or criminal use of someone else's personal or financial information, such as their name, address, Social Security number (SSN), credit or debit cards, or bank account numbers, to obtain money, credit, or other benefits. Identity theft can be committed by someone you know or someone unknown to you. Identity thieves can drain your bank account, run up charges on your credit or debit cards, open new mobile phone or utility accounts, claim unemployment benefits, or get medical treatment on your health insurance.

Identity Theft and Youth in Foster Care

State law requires all three credit reporting agencies (Equifax, Experian, and TransUnion) to provide free credit reports to youth in foster care over the age of 14 (until 18 or 21 depending on whether you participate in Extended Foster Care) and requires child welfare agencies to obtain and examine credit reports of all youth in foster care annually starting at the age of 14. It also requires the youth to receive assistance in interpreting and resolving any inaccuracies in the credit report.

State law also requires credit reporting agencies to place a security freeze for a protected consumer (which includes a person under the jurisdiction of a county welfare department or county probation department who has been placed in a foster care setting and is under - 16 years of age at the time a request for a security freeze is made) upon the request of the consumer's representative, meaning your social worker or probation officer. Security freezes prevent new credit accounts from being established in your name.

Anyone under the age of 18 should not have a credit report because minors generally cannot legally enter contracts for credit, which means that credit reporting agencies do not knowingly create reports on them that means any credit reports on minors are typically the result of fraud or error.

It is critical for child welfare agencies and probation offices to help youth in foster care identify and correct any credit errors before they leave the foster care system. It is often easier to correct errors before you turn 18 because it may be easier to demonstrate that the information in the credit report is incorrect when you're a minor.

Credit Report Check: Ages 14-17

Your social worker or probation officer will request your credit report each year once you turn 14. They will review your credit report, if one exists, with you and help you to resolve any inaccuracies in the credit report.

Contacting the credit reporting agencies and reviewing the reports may be included as part of your Transition to Independent Living Plan (TILP). Take the opportunity to learn more about reviewing your credit reports and how to place a security freeze which prevents accounts from being opened in your name until you lift the freeze, for example, when you want to get a credit card or are renting an apartment.

Credit Report Check: Ages 18-21

The process of obtaining credit reports for nonminor dependents (NMDs) participating in Extended Foster Care is different than for minors. While child welfare departments/probation offices make the request of the credit reporting agency on behalf of those under 18, NMDs may request and receive the free annual credit reports themselves. However, the social worker or probation officer must ensure the NMD receives assistance in requesting and reviewing the reports. Assistance may include:

- Referring you to annualcreditreport.com where you may obtain and complete the request form, obtain the telephone number for requests, or use the secure website to request the credit reports;
- Assisting you with accessing annualcreditreport.com and completing the credit report application online;
- Providing you with a request form and assisting you with completing the form;
- Providing you with the telephone number for making a request and assisting you through the call, or

- Securing written authorization from you for the child welfare department or probation office to receive the credit reports on your behalf.

You may request a list of all addresses where you have lived from your social worker or probation officer to help you review your credit report for any inaccuracies.

If there is a fraudulent or incorrect activity on your credit report, you should contact the credit reporting agency to tell the credit reporting agency that the credit report has been reviewed and that you are disputing all items because you do not recognize any of the accounts. Your social worker or probation officer may refer you to a government agency or nonprofit agency that provides consumer credit services to assist you in disputing the credit report.

Contacting the credit reporting agencies and reviewing the reports may be included as part of your Transition to Independent Living Plan (TILP). Take the opportunity to learn more about reviewing your credit reports and how to place a security freeze, which prevents accounts from being opened in your name until you lift the freeze, for example, when you want to open a credit card or are renting an apartment. If a security freeze was placed for you by your social worker or probation officer at the age of 16, consider when and if you want to request the freeze to be removed.

Requesting a Credit Freeze and Removing a Credit Freeze

State law requires the three credit reporting agencies to place a security freeze and remove the security freeze on consumer credit reports for children and youth under the age of 18 in foster care upon request by the county. Placing a security freeze prevents the release of your consumer credit report. You can request the removal of the security freeze if you are over 16. You may need to request the removal of a security freeze when you apply for a debit or credit card or apply for housing like an apartment.

Reviewing Your Credit Report (age 18 and over)

- Every year, submit a request for your free annual credit reports online at annualcreditreport.com or request it by mail by writing a request and sending to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- Schedule time to do a line-by-line review of each of the three credit reports. They are formatted differently so be sure to look for the following crucial elements, which can indicate identity theft and may give clues to help identify the thief:

- Variations on your name (different spellings, nicknames, etc.);
- Date (particularly the year) of your birth;
- Social Security number;
- Year that the credit file was first created,
- Your address history;
- Contact phone numbers;
- Employment history;
- Open accounts (credit cards, installment accounts, etc.)
- Closed accounts (credit cards, installment accounts, etc.);
- Collections, and
- Credit inquiries (those you made and any others).

Look for accounts created prior to when you turned 18. Note that accounts created after you turned 18 that you are NOT responsible for (meaning you didn't open the account), may require dispute advocacy directly with creditors in addition to dispute with the credit reporting agencies.

How to Ask for Help If You Need to Dispute Something on Your Credit Report or You're a Victim of Identity Theft

- If you have an open juvenile case, ask your social worker or probation officer to assist you in contacting the credit reporting agencies and reviewing the reports and ask for assistance in interpreting and resolving any inaccuracies in your credit report.
- If you don't have an open juvenile case and you think you have been a victim of identity theft, [Identity Theft Victim Checklist | State of California - Department of Justice - Office of the Attorney General](#) may be helpful in resolving the issues.
 - Specific documentation is required to correct errors or remediate fraudulent accounts, including a court order or legal agency agreement, your birth certificate, police report, etc.
- If you need to dispute something on your credit report, submit a dispute online to the credit reporting agency. You may need to also submit the following documents:
 - Copy of the credit report you're disputing;
 - Proof of age (your birth certificate);
 - Proof of foster youth status (court appointment order or letter from county welfare agency or letter from the Office of the Foster Care Ombudsperson);
 - Proof of address;

- FTC Identity Theft Online Report (optional, but highly encouraged if you think you're a victim of identity theft);
- Police report (optional).

If you have or have had an open juvenile case in Los Angeles County, you may contact the Alliance for Children's Rights for assistance.

Keep Your Personal Information Safe

- Do NOT carry your Social Security card with you unless you need it for a specific purpose like verifying your Social Security number for employment;
- Only share your personal information with appropriate, trusted sources;
- Say no to people who want to access your information inappropriately in person, by phone, or online including friends, roommates, co-workers, and family members;
- Protect your important personal documents from theft;
- Protect your computer and cell phone;
 - Use security software and make sure it updates automatically; essential tools include virus/malware protection and a firewall;
 - Use encryption programs to protect sensitive digital data;
 - Treat your personal information like cash; don't leave it lying around;
 - Use strong, unique passwords; consider a password manager;
 - Use multi-factor authentication when it's offered, and
 - Only give personal and financial information over encrypted websites (for example when buying something online); look for "https" website addresses.
- Be cautious when applying for credit and/or loans online;
- Monitor your credit and financial information; and
- Respond appropriately and in a timely manner to information/requests, including phone calls, mail, and e-mail, about suspicious financial and other activity from your credit card providers or your bank.