



Protecting the Credit of Youth in Foster Care



THE ANNIE E. CASEY FOUNDATION

**PREPARED FOR THE ANNIE E. CASEY FOUNDATION
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facing a mountain of fraudulent debt

When Suamhirs Rivera left the foster care system at age 18 and started college, he did what most young people making a new start would: He tried to rent an apartment. But as he searched for an affordable place to live, he was repeatedly turned down. Several landlords told him they had checked his credit report and found he had the worst credit they had ever seen.

Bad credit meant little to Rivera, who says that despite hours and hours in independent living classes, he had no idea what credit was or what it had to do with renting an apartment. Landlord after landlord told him he was too much of a risk given his past credit problems. After several attempts, he finally found someone who took that risk. The catch: a \$2,500 security deposit. He had the same experience entering into a contract for a cell phone, for which he had to pay a \$750 deposit.

Confused and frustrated, Rivera was only able to shed light on the situation when, at the advice of another student, he requested a credit report on annualcreditreport.com. It was then that he learned that he owed more than \$75,000 for credit cards, bank accounts, car loans,

student loans and more — none of which belonged to him. Over the course of four years, with the help of a court-appointed special advocate (CASA), he worked diligently to erase \$35,000 in fraudulent charges from his credit history.

Rivera explained to each creditor that he was a youth in foster care when the credit cards were taken out and the loans secured. Moreover, he had only recently received his green card and Social Security card, long after the credit issues began.

Rivera still has \$40,000 in debt that he has been unable to clear, despite sending police reports to the credit agencies and explaining that he was in foster care at the time the various accounts were opened. To add insult to injury, two banks are suing him for fraud.

“It has been difficult to resolve my credit problems, especially because I have no support from anyone — no family in the United States and no one to back me up,” Rivera says. “Young people should know about bad credit long before they leave care.”

Background

Every year, more than 26,000 young people age out of foster care, many with no permanent home and no parent to help them navigate the road to adulthood. For some young people, like Rivera, stolen identities and bad credit pose yet another obstacle on the road to independence. For youth who have faced years of instability and uncertainty, bad credit stands in the way of some basic life activities, such as renting an apartment, buying a car, getting a job, having a bank account or securing student loans.

Poor credit is not irreparable, but it can make the beginning of a young person's transition to adulthood much more complicated, frustrating and expensive than it should be.

Responding to stories from young people who have aged out of foster care and found they were victims of identity theft, Congress stepped in to help in 2011, with a provision in federal law that requires child welfare agencies to request an annual credit report for youth in foster care starting at age 16 and until they leave the child welfare system. Agencies are also required to help resolve any issues that come up in credit report checks. States were required to submit a plan for requesting reports to the U.S. Department of Health and Human Services in August 2012 and now should be implementing the credit check requirement. [Learn more about the federal guidelines.](#)

This guide provides concrete advice for implementing the federal requirement in a way that is consistent with a youth empowerment approach, which assumes that adults will use credit reporting as

an opportunity to help young people understand what credit is, why it is important to their future financial stability and how bad credit can derail their goals. This approach also helps adults understand options for resolving credit problems with young people and for helping them avoid identity theft. Most importantly, it acknowledges the range of emotions that youth who have experienced identity theft may be feeling and helps them deal with those emotions while simultaneously resolving their credit issues.

This guide adopts the youth empowerment approach with three primary goals:

1. Educating young people about what credit is and how it can impact their futures.
2. Clearing credit reports to help youth on the road to financial health.
3. Equipping youth to maintain good credit in the future.

Young people who are victims of identity theft may feel violated. They may also experience grief and loss, especially if the perpetrator is someone they know. Helping a young person forgive family members or others who have stolen his or her identity may be a critical part of the healing process. While this guide does not directly address the clinical issues associated with identity theft, it is important that those who are working with young people understand what they may be going through and connect them to the support they need.

The federal requirement is a key step toward ensuring that all young people who exit



Summary of the Federal Requirement

“Each child in foster care under the responsibility of the state who has attained 16 years of age receives without cost a copy of any consumer report (as defined in Section 603(d) of the Fair Credit Reporting Act) pertaining to the child each year until the child is discharged from care and receives assistance (including, when feasible, from any court-appointed advocate for the child) in interpreting and resolving any inaccuracies in the report.”

– Child and Family Services Improvement and Innovation Act of 2011 (Public Law 112-34)

foster care leave with a fair chance at financial stability. Clean credit is not an end goal, but the first important step toward financial empowerment.

Who Should Use This Guide

This guide can be used by anyone who is responsible for mentoring, supporting or working with youth or young adults in foster care, including:

- child welfare workers (independent living coordinators, adolescent staff, permanency teams and other case managers or caseworkers)
- foster parents
- kinship caregivers
- community-based organizations working with youth
- youth advocacy organizations
- CASA volunteers
- mentors
- attorneys and guardians ad litem
- judicial personnel
- group home or residential treatment staff

While not specifically geared toward decision makers in child welfare, they too could use this guide in developing advice or training for frontline staff.

How This Guide Is Organized

The guide is broken down into five steps adults can take to help young people understand credit and, in the event of identity theft or fraud, to clear credit problems.

STEP 1: UNDERSTAND YOUR OWN CREDIT

HISTORY AND ISSUES. This section emphasizes the importance of adults knowing their credit history, as well as their values and attitudes about money, to help young people address credit issues and set financial goals.

STEP 2: EDUCATE YOUNG PEOPLE IN FOSTER CARE ABOUT THE IMPORTANCE OF THEIR CREDIT HISTORIES AND THE THREAT OF IDENTITY THEFT.

This section outlines advice that adults can give young people about credit and how to protect themselves from identity theft and other forms of fraud.

STEP 3: FIND OUT HOW YOUR STATE IS IMPLEMENTING THE FEDERAL CREDIT CHECK REQUIREMENT.

This section summarizes the federal legislative requirement and outlines the different ways states may implement the requirement. It also recommends that adults teach young people how to request their credit reports. For youth younger than 18, it recommends teaching how to request and read these reports using samples. For youth 18 and older, it suggests providing an opportunity for them to request their credit report themselves.

STEP 4: FIX CREDIT FRAUD AND ERRORS. This section summarizes ways to correct credit inaccuracies in the event of identity theft and refers readers to resources that could help if their credit issues are too complex to resolve on their own.

STEP 5: HELP YOUNG PEOPLE BUILD CREDIT AS THE FIRST STEP TO FINANCIAL EMPOWERMENT.

This section outlines strategies to assist youth in starting to build credit as they transition to adulthood.

Identity Theft and Youth in Foster Care: How Common Is It?

While no national statistics are available, early experience with the credit reporting requirement suggests that about 5 percent of the foster youth population ages 16 and older have some form of bad credit. Conservative estimates suggest that up to 1,500 youths per year might have an opportunity to clear their credit before they age out of foster care. While the numbers are not staggering, the requirement is also an opportunity to educate at least 76,000 youths ages 16 and older on ways to prevent identity theft and credit fraud and build strong credit history.

Before stepping in to help, adults should educate themselves about credit issues and examine their own credit history.

STEP 1: UNDERSTAND YOUR OWN CREDIT HISTORY AND ISSUES

For adults to teach young people to understand credit, they should first have a handle on factual information about credit reporting and identity theft. Too often, adults have their own credit woes, and their experience—good or bad—can impact how they work with young people. Before stepping in to help, adults should take some basic steps to educate themselves about credit issues and examine their own credit history:

1. Learn about the Fair Credit Reporting Act. This act requires each of the major credit reporting agencies — Equifax, Experian and TransUnion—to provide a free copy of your credit report, at your request, every 12 months. The Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau enforce this law.

Key Resources

- www.annualcreditreport.com: The site's section on frequently asked questions provides basic information about annual credit reporting.
- The Federal Trade Commission also has [helpful information on credit reporting](#).

2. Request a credit report. If you have not already done so, the easiest way to access your credit reports for free is through www.annualcreditreport.com, which allows you to save a PDF for your records. You may request one report from each of the credit reporting agencies simultaneously to compare them, or you may choose to space out the requests every four months to track your credit throughout the year and stay on top of any potential problems. It is critically important to request a credit report to help you find out if you have been a victim of identity theft.

You should also review your credit score, which can help you see how lenders view your creditworthiness. There is a fee associated with checking your credit score, and the score you purchase from a consumer credit report on www.annualcreditreport.com may be slightly different from the score a business (i.e., a lender or a rental, credit card, utility or phone company) might see if you are taking out a loan or trying to obtain credit or other services.¹



3. Learn about identity theft. Identity theft occurs when someone pretends to be another person, using his or her name, Social Security number, birth date, address or other identifying information. Credit identity theft occurs when someone uses another person's Social Security number, name or credit card information to spend and borrow money. Misusing someone's identity often involves a combination of personal information, e.g., an individual's Social Security number with a birth date.

Key Resources

- The Federal Trade Commission has [helpful resources](#) regarding identity theft among adults and children.
- The [Identity Resource Center](#) also has useful information.

4. Take steps to protect your identity.

Basic precautions, many of which are outlined in this guide, can help you avoid being a victim of identity theft. The FTC lists a number of [precautions you can take to protect your identity](#).

5. Reflect on your experience with credit and identity theft. Consider your own approach to credit and financial issues. How knowledgeable are you about money and credit? Have you ever had your identity stolen, and if so, how was it resolved? Your attitude and behaviors toward credit and identity theft impact how you work with young people. Regardless of your experience, it's important to approach young people's financial education and empowerment in an unbiased way.

[Money Habitudes](#) is a resource on attitudes and values about money that also has tools for teens and young adults.

Regardless of your experience, it's important to approach young people's financial education and empowerment in an unbiased way.

STEP 2: EDUCATE YOUNG PEOPLE IN FOSTER CARE ABOUT THE IMPORTANCE OF CREDIT HISTORY AND THE THREAT OF IDENTITY THEFT

Helping young people in the United States become financially literate continues to be a challenge. Most learn about financial matters from their parents, but unfortunately, many parents in today's uncertain economy are not always the best role models for financial stability. According to the [2012 Consumer Financial Literacy Survey](#):

- Two in five U.S. adults gave themselves a grade of C, D or F on their knowledge of personal finance.
- 56 percent of adults admit they do not have a budget.
- One-third, or more than 77 million Americans, do not pay all of their bills on time.
- 39 percent of adults carry credit card debt over from month to month.

Youth in foster care are at a particular disadvantage, given that many tend to come from low-income households. Personal financial information is often overlooked as young people deal with multiple issues ranging from adjusting to new homes and adults, changing social situations and schools, and dealing with the trauma of separation from their neighborhoods and family members.

The Importance of Credit

You can help young people understand the basics about credit by emphasizing the following points:

- A clean credit history is the first step toward a lifetime of financial health.
- Credit is not just about credit cards. Utility, phone and medical bills, student loans, mortgages and any other situation

in which you are obligated to pay a person or institution all contribute to your credit rating.

- It's important to have a basic understanding of credit cards. Education about fees, annual percentage rates and paying off balances can help steer young people from unnecessary costs and products that don't match their lifestyle or spending habits.
- Credit reports and the credit scores derived from them are the primary information sources that will determine the credit youth are able to access (i.e., how large of a loan they can take out and the interest rate on that loan), as well as their eligibility for housing and some employment opportunities.

Several organizations dedicated to financial literacy offer a variety of helpful and free online resources with information about credit:

- [The Federal Reserve](#)
- [The Federal Trade Commission](#)
- [The ID Theft Victim's Statement of Rights](#)
- FTC materials on [how to read and repair a credit report](#)
- [NOLO](#)
- [Consumer Financial Protection Bureau](#)
- The credit reporting agencies: [TransUnion](#), [Experian](#) and [Equifax](#)
- [Jump\\$tart Coalition for Personal Financial Literacy](#)



What Young People Want You to Know

Sure, we are happy that Congress passed legislation to help young people in foster care fix bad credit, but most of us don't even know what credit is or why we should care about it. We need to learn how to protect ourselves so no one messes with our credit even after we leave foster care. These are the things that can help all of us, not just the unlucky few whose identities have been stolen while in care.

The Threat of Identity Theft

Youth in foster care are especially vulnerable to identity theft because of their mobility while in care and the frequency with which they must give out important identifying information. Numerous adults have access to Social Security numbers for youth in foster care, including foster parents, caseworkers, case aides, group home providers and volunteers. Hard copy files with identifying information are not always as secure as they should be, and the fact that youth move frequently from place to place makes their information even more difficult to contain. Helping them understand the importance of securing identifying information is critical to preventing identity theft.

You can help young people protect their identities and share their information wisely with some simple advice:

Be careful about sharing personal information with others. Young people should understand the importance of protecting their Social Security number, birth date and address. They should not share this information with anyone they do not know and trust, nor should they share it with family members who are dealing with complex issues such as debt or drug and alcohol abuse. If they do choose to share their information, they should have a clear understanding of why someone wants the information and how he or she will keep it safe. As a caseworker or mentor, you can help youth find comfortable ways to say “no” to people who want to access their information.


Protect important documents. Young people should keep documents such as Social Security cards and birth certificates

in a locked box or safe drawer wherever they live. While they should always carry some form of identification, such as a school ID or driver’s license, they should not carry unnecessary ones, such as a passport, unless they need it. Most importantly, they should avoid carrying their Social Security card whenever possible.

Shred all documents containing personal information before disposing of them.

If they do not have access to a shredder, youth can cut or tear up such documents by hand to ensure that names, addresses, birth dates and other information are not accessible to identity thieves.

Beware of sellers of fake IDs. These individuals can misuse information shared with them and are sometimes part of criminal gangs. Young people should know that when they buy a fake ID, their identities may be in jeopardy.

Practice online safety. Before sharing information online, youth should know who they are sharing it with and should only provide their identifying information through secure connections. A secure website has a lock icon () in the address bar and a URL that begins with https://. Young people can also protect themselves online by following some simple guidelines:

- Use strong passwords, ideally with at least eight characters that include numbers and symbols. Young people should not use any words found in the dictionary or names associated with them (their name or their child’s name, for example). They should not share their password with anyone and should not use the same password for everything.
- Never store a password on a computer or allow a site to recognize it every time

they log in — especially when using a public or friend's computer — as this means giving permission for their password to be stored somewhere.

- Use a computer with updated antivirus and firewall protection.
- Be careful about sharing files through peer-to-peer software.
- Watch out for phishing scams. Phishing scams are electronic communications, usually sent through email or pop-up advertisements, allowing senders to obtain private information, including usernames, passwords, credit card accounts and other personal information through the computer. These malicious messages attempt to lure users to click on links or enter websites that contain malware specifically designed to steal private information.

For more about protecting oneself from identity theft, visit:

- [Federal Trade Commission](#)
- [U.S. Department of Justice](#)
- [Federal Bureau of Investigation](#)
- [Identity Theft Resource Center](#)

The websites of state attorneys general often have state-specific processes and resources on ways to protect one's identity. Check with the attorney general's office in your state for more information.



States take different approaches to fulfilling the federal requirement. Know how yours handles the process so you can discuss it with young people.

STEP 3: FIND OUT HOW YOUR STATE IS IMPLEMENTING THE FEDERAL CREDIT CHECK REQUIREMENT

Now that the federal government is requiring child welfare agencies to order credit reports for all youth in foster care ages 16 and older, caseworkers should ideally be able to check these reports through the normal process via www.annualcreditreport.com. Unfortunately, ordering a credit report for a minor is not so simple.

Adults working with youth in foster care must request a young person's reports directly from each of the three credit agencies. Every state—and in some cases, individual counties—will fulfill these requests in a different way. You should know how your state is handling this process so you can discuss that approach with young people.

State Approaches to Ordering Credit Reports

State child welfare agencies are taking different approaches to fulfilling the requirement to request a credit report for youth in foster care. Some pool all of the names of youth in foster care into a single spreadsheet and submit them to the credit reporting agencies, allowing an entire cohort of youth in foster care to be sent at the same time to each agency.

Others request the credit reports one at a time on the young person's 16th birthday, and every year thereafter, until he or she ages out of care. Agencies may make the request on behalf of the entire state or ask local regions or counties to fulfill the requirement at their level. Some may request the report with the youth's knowledge, while others may do so on his or her behalf and only talk to the young person if the report raises concerns.

Child welfare agencies will also take different approaches to fixing any credit problems that arise. They may ask individual caseworkers to handle the problems or they may work with community-based organizations to help with credit repair. Most report that regardless of who takes on credit repair, the most successful approach seems to be directly disputing the charge with the businesses.

At the time of the writing of this guide, most states were still fine-tuning their approach, and each credit reporting agency had a different set of requirements for child welfare agencies making the request. Updates to this guide will add new information about how states are implementing this provision.

If you are an adult working with youth in foster care, you can educate yourself about how your state is fulfilling the requirement to request a credit report by asking a young person's caseworker, an independent living coordinator or an administrator or manager of a public or private agency. Whichever route the child welfare agency takes, it is important to make youth aware that this action is being taken on their behalf. As they approach the time they will be leaving care and living independently, it is also important to encourage them to find out what is on their credit report and to exercise their right to a free report through www.annualcreditreport.com once they turn 18.

Ordering a Credit Report: Youth Under 18

If you are working with young people under 18, you can help guide them through a credit report using sample reports. This discussion is also a good opportunity to open up a dialogue about past financial behavior and future goals. Do you have a perfect credit history? If so, you can discuss what you learned as a young adult that helped you build to this point. Is your credit history less than stellar? Then you can share your thoughts about building a stronger financial profile.

You can also use training materials provided by the [Jim Casey Youth Opportunities Initiative](#).

As outlined in Step 5 (see p. 17), discussions about credit history open up opportunities to highlight a broader set of issues about financial health and empowerment, including spending, saving and building credit.

Ordering a Credit Report: Youth Over 18

Youth 18 and older can order their own credit reports for free from www.annualcreditreport.com, but they may need your advice and encouragement to do so. This is a good opportunity for you to share some of the resources about credit reporting outlined in Step 1 and to help them understand the role of credit reporting agencies.

View sample reports from each agency:

- [Experian](#)
- [Equifax](#)
- [TransUnion](#)

This guide also features a sample credit report in [Appendix A](#).



What Young People Want You to Know

If everything is done for us, we never learn to do it ourselves. Give us a chance to practice the things we need to know as adults while you are still by our side. We practice driving with you in the car before we get our license; we practice living alone when we go to college, but we know adults who care are only a stone's throw away. Let us practice the basic things we need to know to become financially stable, too.

The process of fixing credit issues is an important opportunity to educate and empower youth in taking control of their financial futures.

STEP 4: FIX CREDIT FRAUD AND ERRORS

Determine the Source of Bad Credit

Two major types of credit issues can occur, both of which must be resolved to restore good credit.

Credit fraud occurs as a result of identity theft, or when someone uses another person's identifying information such as a Social Security number, address or credit card number to secure goods or services. Credit fraud can be applied to credit card use, to secure loans, to obtain cell phone or utility contracts and much more.

Credit fraud is a criminal act, and when adults encounter it, the general response is to file a police report, investigate the fraud and prosecute the individuals who committed the crime if they are caught. People younger than 18 are not eligible to enter into a legal contract for credit, so technically only adults should have credit, whether good or bad.

Credit errors are mistakes on credit reports resulting from erroneous information that companies pass on to the credit reporting agencies. These errors can be cleared up by asking the agencies to investigate them, and

many agencies require documentation in the form of payments, court documents or other materials that shed light on the source of the errors.

For youth who are 18 and older, issues revealed in a credit report may be legitimate problems created by a young person that he or she may not understand. These problems should be resolved as soon as possible to help the young person get a stronger financial start.

The FTC offers some [helpful resources on how to improve credit scores](#).

Options for Fixing Credit Issues

If you find mistakes on any credit reports, you should get these corrected—a process known as filing a dispute. Each credit reporting agency has an online form you may complete, or you may also write a letter to the agency explaining the error. If you have evidence, you should include copies with the letter. Never send original documents—only copies. Be sure to use certified mail with a return receipt: Though this costs more, it gives you proof of when the letter was sent and received.²

The process for fixing credit issues for young people, whether the result of fraud or error, can be handled in a variety of ways, but there is no perfect formula. Adults working with young people may need to try a combination of the approaches described below to clear reports.³

Regardless of the approach, the process of fixing credit issues is an important opportunity to educate and empower youth in taking control of their financial futures. You can include them in all aspects of the process to fix bad credit by having them listen in on phone calls to businesses and credit reporting agencies, help draft and send dispute letters, pull together the appropriate documentation and, if applicable, file police reports.

Direct dispute with businesses. Perhaps the most straightforward way to dispute credit problems for youth in foster care is by addressing the credit issue directly with the company that has reported the problem. You can take the following steps to dispute a credit problem with a business:

1. *Track down the billing or fraud department or administrative office of the company.* If necessary, ask for the most appropriate person with whom to speak about a credit issue for a minor. They will often direct you to the fraud department.
2. *Explain that the young person was under the age of 18 and in foster care when the credit issue occurred.*
3. *Describe how the credit issue is interfering or will interfere with the young person's ability to get a credit card or secure a school loan.*

4. *Agree to write a letter explaining the situation* (see “Example of a Dispute Letter for a Minor” on the following page).

5. *Ask what documentation is needed to prove that a minor was in foster care.* This might include a birth certificate, court or agency documentation or, for those under 18, a uniform minor's status declaration establishing that the youth was a minor and in foster care.

6. *If you do not hear back from the business within three to four weeks, be prepared to follow up if the appropriate action has not been taken.*

Be sure to share the letter you send with the young person and explain how you are resolving the credit issue. This will give youth good experience in how to troubleshoot financial issues in the future.

Many times, businesses will agree to erase the credit when they understand the youth was a minor when the fraud or error occurred. In some instances, youth older than 18 have been successful in making a personal appeal to the business reporting credit issues.

Dispute with credit reporting agencies.

Youth ages 18 and older can also directly dispute with the credit reporting agencies. It is important to ensure that credit issues that appear on one report do not appear on any others and to follow up with each agency as necessary. If you are working with minors, you can write a letter to the agencies on their behalf and show it to them so they understand what you are trying to accomplish. If you are working with young adults, you can help guide them in writing a letter. See “Example



What Young People Want You to Know

If our identities have been stolen, tell us. If our credit is bad, tell us. We can't fix it on our own, but we don't want you to fix it for us, either. For much of our lives, the truth has been hidden from us. Adults assume that we are too young to know, that the truth will further traumatize us, or that we are too fragile to handle the facts. The truth is the truth. Telling it to us in a caring way will help us learn the value of honesty. What do they say? Knowledge is power.

example of a dispute letter for a minor (to a business)

Caseworker X
Department of Children and Families
100 Main Street
Anytown, Anystate 12345

Company Y
Fraud Department (or Billing Inquiries)
1000 Company Blvd
City, State, Zip Code

RE: [Youth's Name and Account Number (if known)]

Dear Sir or Madam:

I am the foster care caseworker for [Youth's Name] and am writing to dispute a fraudulent charge on his/her account in the amount of \$ _____, posted on [dates]. This youth is a victim of identity theft, and he/she did not make this charge. I respectfully request that you remove the fraudulent charge from his/her account, send me an updated and accurate statement and close the account (if applicable). As per the attached documentation, I am authorized as his/her caseworker to receive this information on his/her behalf. I also request that you stop reporting this inaccurate information to all of the nationwide credit reporting companies to which you provided it.

Enclosed is a copy of [Youth's Name]'s Identity Theft Report, credit report and account statement showing the fraudulent items related to your company that are the result of identity theft. Also enclosed is a copy of the Notice to Furnishers of Information issued by the Federal Trade Commission, which details your responsibilities under the Fair Credit Reporting Act as an information furnisher to the credit reporting companies.

Please investigate this matter and send me a written explanation of your findings and actions.

Sincerely,
[Your Name]

Enclosures:

- Proof that the youth is in foster care
- Identity Theft Report
- Proof of youth's identity (which could include birth certificate)
- Copy of youth's birth certificate proving his/her age
- Uniform Minor's Status Declaration
- Copy of account statement showing fraudulent items (if available)
- FTC Notice to Furnishers of Information
- Credit report of [Youth's Name] identifying information to be corrected. (Before you send the credit report, black out any information unrelated to the company in question.)

of a Dispute Letter for Youth 18 and Older” below for a sample they can use in crafting their own.

Example of a Dispute Letter for Youth 18 and Older. Molly, now 23, aged out of foster care at 18. In her financial education classes, she learned about the importance of having good credit history and high credit scores. She wanted to open a business after completing her associate’s degree and to own a home someday. She opened a secured credit card when she was 21 and only used

it to buy gasoline and groceries, paying it off in full every month. After viewing her credit report, she noticed that her cell phone data plan and service provider had reported her as late for four months in a row and owing a balance. Since she paid her bills online, she contacted her bank. The bank gave her a confirmation number for the payments that had been erroneously marked late on her credit report. See below for an example of the letter she might have written to the credit reporting agency, using this information.

example of a dispute letter for youth 18 and older (to a credit reporting agency)

Molly Moore
1234 Lowe Lane
Peoria, IL 45829
January 1, 2012

TransUnion LLC
PO Box 1000
Chester, PA 19022

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have highlighted the items I dispute on the attached copy of the report I ordered online 12/29/2011.

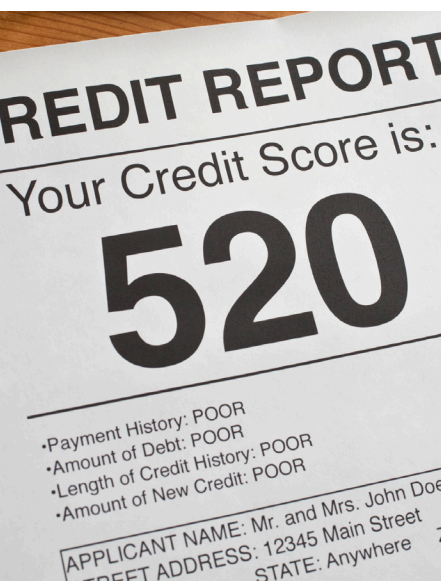
The information indicating I made late payments to Super Cell Phone Provider and owe them a balance is incorrect. In April, May, June and July 2011, these payments are marked late; however, these payments were made on time. I also have no outstanding balance. Please see the attached information from my bank indicating when the payments were made using online bill payment.

I am requesting these items be adjusted to correct the information.

Please investigate this matter and correct the disputed items as soon as possible.

Sincerely,
Molly Moore

Enclosures: Confirmation of Payment from Bank of Peoria



In all cases, after mailing a dispute letter, credit agencies generally have 30 days to investigate. After the investigation is complete, if the dispute results in a change to the credit report, the agency must send the results of the investigation in writing, as well as a free copy of the revised credit report. If the investigation does not resolve the dispute, you can ask that a statement of dispute be included in the youth's file, if he or she is still in care, and on future reports.

In addition to writing the credit reporting agency, you should send a dispute letter directly to the creditor that provided the incorrect information, along with copies of evidence. The creditor must provide notice of the dispute to the credit reporting agency. If they find that you are correct, the credit reporting agencies must remove this information. Credit reports may not reflect corrections until at least 30 days after resolving the dispute.

Filing a Police Report: Important Considerations for Youth in Foster Care

Conventional wisdom holds that victims of identity theft should immediately file a police report so that law enforcement can investigate and ultimately prosecute these crimes. The problem of identity theft is pervasive; investigation and prosecution are critical to efforts to curtail it. A growing industry is dedicated to preventing, detecting and prosecuting identity theft when it occurs.

For youth in foster care, the question of whether to file a police report or criminally prosecute identity theft is not so straightforward — nor are the state

laws, policies and procedures around prosecuting identity theft. Too often, a child's Social Security number is used by someone he or she knows well: a parent, a relative or a foster parent. Youth in foster care may understandably feel conflicted about filing a police report if they have a relationship with the perpetrator.

When helping youth decide whether to file a police report, particularly against someone they know, it is important to understand the facts in your state. Filing a police report does not necessarily mean the perpetrator will be prosecuted, but police reports provide important documentation for credit reporting agencies and show the victim did not have anything to do with the fraud. Adults working with youth can help them advocate for a hold on prosecution, if that is indeed in their best interest.

Here are some important considerations in determining whether to file a police report:

What is the relationship of the perpetrator of identity theft to the young person?

Is this someone with whom the young person has an emotional connection? Does he or she want to maintain that connection? Many teens in foster care are working hard to build trust with the adults in their lives. If one of those adults is the perpetrator of identity theft, it may not help their healing process to bring criminal action against them.

What was the reason for identity theft?

While there is no good excuse for identity theft, some reasons are more understandable than others. A mother or father who used a child's Social Security number to turn on the lights and heat may get a more positive response than one who used the card solely

for personal gain. The circumstances under which credit fraud happened may be an important factor in determining whether to prosecute.

From a youth empowerment perspective, the process of deciding what to do about identity theft by someone a young person knows is an important learning opportunity. Consistent with the “nothing about us without us” philosophy, adults should fully inform young people about the choices available to them and the implications of each choice. Whether youth express anger over having had their identities stolen or fear of retaliation if prosecution is the next step, having someone to whom they can express all their emotions can make an enormous difference in their healing process.

Fraud Alerts and Credit Freezes

When credit fraud has occurred, you may place a *fraud alert* on your credit reports. The fraud alert helps prevent an identity thief from opening new accounts in your name by requiring credit reporting agencies to alert lenders that the consumer at issue may be a victim of fraud. A fraud alert to one credit reporting agency automatically triggers a fraud alert to the other two, so it does not matter which of the three agencies you call.

- An initial fraud alert will stay on the credit report for at least 90 days.
- An extended fraud alert lasts seven years. These can only be placed if a police report has been filed.

A *credit freeze* adds an additional layer of security by preventing potential creditors from being able to access your credit

report until you lift the freeze and by keeping potential thieves from opening an account in your name. However, a credit freeze may not stop misuse of your existing accounts or some other types of identity theft. Still, you can access your free annual credit report even when a freeze is in effect. You must contact each credit reporting agency individually to activate a credit freeze. There may be a fee to freeze your credit, as well one to lift the freeze. Freeze laws vary by state.

When You Hit a Wall

The world of credit is complicated and grows increasingly difficult to navigate as more regulations emerge. Sometimes credit can be repaired easily, and other times it can be much more complex. Fortunately, a diverse and growing network of community-based organizations is dedicated to helping consumers understand this complicated and sometimes frustrating world. You can be a catalyst by finding ways to partner with these organizations so that no one has to reinvent the wheel.

Organizations such as consumer protection bureaus and credit counseling organizations can be great collaborators in the quest to help young people understand credit, learn how to protect themselves from identity theft and learn more about building a good credit score. These organizations do not have specific knowledge about youth in foster care; therefore, caseworkers, mentors and other adults working with young people should not simply refer youth to these organizations but actively guide them through the process.

While not an exhaustive list, several community-based organizations can serve as experts to help youth repair credit and work toward building credit in the future:

Credit Builders Alliance (CBA): This national nonprofit helps nontraditional financial and asset-building institutions support low-income clients to build credit and financial access to grow their businesses or personal assets. To request information about CBA partners in your community or to get hands-on assistance, call the member relations team at 202.730.9390.

Consumer protection bureaus: Most states have a state consumer protection bureau or department of consumer affairs, typically within the attorney general's office. Many of these are actively addressing the issue of child identity theft, take a special interest in identity theft for youth in foster care and have local resources to share.

Credit counseling organizations:

- The National Foundation for Credit Counseling's Member Agency Network includes more than 700 community-

based offices located in all 50 states and Puerto Rico. Every year, more than 3 million consumers receive financial counseling and education from these agencies in person, over the phone or online. To locate a member agency in your area, call 800.388.2227, or visit www.nfcc.org.

- The Association of Independent Consumer Credit Counseling Agencies is the largest national association representing nonprofit credit counseling companies. Members provide counseling on consumer credit, debt management, housing and bankruptcy, as well as financial education services. To locate an agency, call 1.866.703.TRUST, or visit www.aiccca.org.

Cities for Financial Empowerment:

Several large cities across the country have developed public-private partnerships to create financial empowerment centers dedicated to improving the financial stability of their residents. These cities can be partners in efforts to increase youth financial empowerment, and many have resources to help with credit repair and credit-building efforts. For more, visit www.cfecoalition.org.

Deciding what to do about identity theft by someone a young person knows is an important learning opportunity, and adults should fully inform young people about the choices available to them.

STEP 5: HELP YOUNG PEOPLE BUILD CREDIT AS THE FIRST STEP TO FINANCIAL EMPOWERMENT

Having a good credit report is necessary, but not sufficient, for building a strong financial footing for the future. Like many of their contemporaries, youth aging out of foster care may not know about a number of things related to their personal finances:⁴

- The financial assistance that child welfare agencies provide to older youth in foster care, such as paying for a driver's license and other forms of identification, driver education classes, rental assistance, educational assistance, etc.
- How to build and stick to a budget.
- The fact that bills must be paid every month to avoid late fees and maintain a good credit rating.
- The importance of maintaining a filing system to keep track of when payments are due for credit cards, rent, utility bills, school loans, etc.
- The value of organizing paperwork, such as financial aid forms, bills, independent living forms, rental agreements, resumes and contracts, and keeping it in a safe and accessible place.
- How to use rental history (including a young person's last placement) to be approved for a first apartment and how to obtain a cosigner if needed.
- The difference between good debt that yields benefits in the future (e.g., a school loan) and bad debt, such as credit card debt from overspending.
- How to set up a bank account, the difference between checking and savings accounts and charges they might incur such as overdraft fees, ATM charges, etc.

- How to wisely spend money provided through financial aid, independent living and other programs.
- The difference between scholarships and grants, which do not have to be paid back, and loans, which must be paid back with interest.
- How to file tax returns.
- How Social Security works.
- Other ways to increase one's monthly income, such as the Supplemental Nutrition Assistance and Low Income Home Energy Assistance programs.
- How to enroll in a health insurance plan, including information about Medicaid assistance while in and after leaving care.

The credit reporting provision enacted by Congress can serve as an important catalyst for helping youth in foster care become more financially literate on a range of issues, not just those having to do with credit. As an adult working with young people, you can help them make connections to organizations dedicated to helping vulnerable populations, including youth, learn how to make good choices about money. Many of the agencies and organizations listed in this guide can be a starting point to help access help for these young people. The time is right for national organizations, public agencies, nonprofits, community-based organizations and the private sector to come together to help young people in foster care take control of their financial futures.



What Young People Want You to Know

Rapper LL Cool J once said, "I try to do the right thing with money. Save a dollar here and there, clip some coupons. Buy 10 gold chains instead of 20. Four summer homes instead of eight." We might not ever have a chance to buy four summer homes, but we do want families, and we want to be safe and secure. We want to do the right thing with money, too. Help us learn how.

overcoming identity theft: a success story

Dee, 22, entered the care of the Rhode Island Department of Children, Youth and Families at age 7. She remained in the department's custody until her 18th birthday, when she entered the Young Adults Establishing Self-Sufficiency (YESS) program, which provides services and support individually tailored to meet the needs of the young adults.

When Dee entered the YESS program, she was able to secure her first apartment. While trying to open utility and cable accounts in her name, she learned that someone had stolen her identity. She found out that, in 1997, someone had opened an account in her name and racked up a bill of close to \$3,000. Dee was only 7 at the time, so there was no way she could have opened a cable account in her own name.

Dee was at a loss as to how to get rid of this debt, but she knew who could help her try. The YESS program assigns each youth a self-sufficiency specialist case manager to help them navigate available resources. With the assistance of her case manager and the goodwill of the cable company, Dee was able to clear her debt.

Initially, the cable company told Dee that she needed to file a police report to resolve the issue. She was reluctant to do so because she learned the account had been opened by a family member using her name and Social Security number. As a young adult striving to reestablish family connections that had been lost during her time in foster care, Dee felt filing a police report against a family member was not in her best interest. She explained this to the company, and, fortunately, it understood and waived this requirement.

Dee was fortunate to have a supportive adult to help her solve this issue and the cable company's cooperation with freeing her of this debt. Most youth who have been victims of identity theft are often at a loss as to how to properly free themselves of the debts taken out in their names. The new federal requirement will help protect children and youth who are in state custody from having to face the kinds of hurdles that Dee did as she began the transition to adulthood.

Notes

¹ This is because scores that consumers buy from www.annualcreditreport.com are “educational,” while those the credit reporting agencies provide to lenders and creditors may be based on different or more recent information about the consumer. While this difference is a technical issue beyond the scope of this guide, you and the youth you are working with should be aware that the information lenders receive may not be identical to what you see. If denied or offered credit on less-than-favorable terms, consumers may be entitled to see at least one of the scores that lenders and creditors used to make their decision.

² Adapted from Jim Casey Youth Opportunities Initiative materials (forthcoming).

³ Ibid.

⁴ Adapted from “[Things People Never Told Me](#),” a product of the Better Futures Project, [Research and Training Center for Pathways to Positive Futures](#) at Portland State University.

Acknowledgments

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Online Personal Credit Report from Experian for

Experian credit report prepared for

JOHN Q. CONSUMER

Your report number is

1562064065

Report date:

04/24/2012

Index:

- [Potentially negative items](#)
- [Accounts in good standing](#)
- [Requests for your credit history](#)
- [Personal information](#)
- [Important message from Experian](#)
- [Contact us](#)

Report number:

You will need your report number to contact Experian online, by phone or by mail.

Index:

Navigate through the sections of your credit report using these links.

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; each credit grantor makes that decision based on its own guidelines.

To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Potentially negative items:

Items that creditors may view less favorably. It includes the creditor's name and address, your account number (shortened for security), account status, type and terms of the account and any other information reported to Experian by the creditor. Also includes any bankruptcy, lien and judgment information obtained directly from the courts.

Potentially Negative Items

Public Records

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcy, also may appear with your credit items listed later in this report.

MAIN COUNTY CLERK

Address:
123 MAINTOWN S
BUFFALO, NY 10000

Identification Number:
1

Plaintiff:
ANY COMMISSIONER O.

Status:
Civil claim paid.

Status Details:
This item was verified and updated in Apr 2012.

Date Filed: 10/15/2012
Claim Amount: \$200
Date Resolved: 03/04/2012
Liability Amount: NA

Responsibility:
INDIVIDUAL

Status:

Indicates the current status of the account.

Credit Items

For your protection, the last few digits of your account numbers do not display.

ABCD BANKS

Address:
100 CENTER RD
BUFFALO, NY 10000
(555) 555-5555

Account Number:
1000000....

Status: Paid/Past due 60 days.

Date Opened: 10/2012
Type: Installment
Reported Since: 11/2012
Terms: 12 Months
Date of Status: 04/2012
Monthly Payment: \$0

Last Reported: 04/2012
Responsibility: Individual

Credit Limit/Original Amount: \$523
High Balance: NA
Recent Balance: \$0 as of 04/2012
Recent Payment: \$0

Account History:

60 days as of 12-2012
30 days as of 11-2012



If you believe information in your report is inaccurate, you can dispute that item quickly, effectively and cost free by using Experian's online dispute service located at:

www.experian.com/disputes

Disputing online is the fastest way to address any concern you may have about the information in your credit report.

MAIN COLL AGENCIES

Address: PO BOX 123 ANYTOWN, PA 10000 (555) 555-5555	Account Number: 0123456789	Original Creditor: TELEWISE CABLE COMM.
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Status: Collection account. \$95 past due as of 4-2012.

Date Opened: 01/2005	Type: Installment	Credit Limit/Original Amount: \$95
Reported Since: 04/2012	Terms: NA	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$0	Recent Balance: \$95 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0

Your statement: ITEM DISPUTED BY CONSUMER

Account History:
Collection as of 4-2012

Accounts in good standing:

Lists accounts that have a positive status and may be viewed favorably by creditors. Some creditors do not report to us, so some of your accounts may not be listed.

Accounts in Good Standing**5****AUTOMOBILE AUTO FINANCE**

Address: 100 MAIN ST E SMALLTOWN, MD 90001 (555) 555-5555	Account Number: 12345678998.....
---	--

Status: Open/Never late.

Type:

Account type indicates whether your account is a revolving or an installment account.

Date Opened: 01/2006	Type: Installment	Credit Limit/Original Amount: \$10,355
Reported Since: 01/2012	Terms: 65 Months	High Balance: NA
Date of Status: 04/2012	Monthly Payment: \$210	Recent Balance: \$7,984 as of 04/2012
Last Reported: 04/2012	Responsibility: Individual	Recent Payment: \$0

6**MAIN**

Address: PO BOX 1234 FORT LAUDERDALE, FL 10009	Account Number: 1234567899876
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Status: Closed/Never late.

Date Opened: 03/1997	Type: Revolving	Credit Limit/Original Amount: NA
Reported Since: 03/2012	Terms: 1 Months	High Balance: \$3,228
Date of Status: 08/2012	Monthly Payment: \$0	Recent Balance: \$0 /paid as of 08/2012
Last Reported: 08/2012	Responsibility: Individual	Recent Payment: \$0

Your statement:
Account closed at consumer's request

Requests for Your Credit History

7

Requests Viewed By Others

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data about you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage or loan application, etc. Creditors may view these requests when evaluating your creditworthiness.

HOMESALE REALTY CO

Address:

2000 S MAINROAD BLVD STE
ANYTOWN CA 11111
(555) 555-5555

Date of Request:

07/16/2012

Comments:

Real estate loan on behalf of 3903 MERCHANTS EXPRESS M. This inquiry is scheduled to continue on record until 8-2014.

M & T BANK

Address:

PO BOX 100
BUFFALO NY 10000
(555) 555-5555

Date of Request:

02/23/2006

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 3-2008.

WESTERN FUNDING INC

Address:

191 W MAIN AVE STE 100
INTOWN CA 10000
(559) 555-5555

Date of Request:

01/25/2006

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until 2-2008.

Requests Viewed Only By You

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those with a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests **only to you** as a record of activities. We **do not** provide this information to other creditors who evaluate your creditworthiness.

MAIN BANK USA

Address:

1 MAIN CTR AA 11
BUFFALO NY 14203

Date of Request:

08/10/2012

MYTOWN BANK

Address:

PO BOX 825
MYTOWN DE 10000
(555) 555-5555

Date of Request:

08/05/2006

INTOWN DATA CORPS

Address:

2000 S MAINTOWN BLVD STE
INTOWN CO 11111
(555) 555-5555

Date of Request:

07/16/2006

Requests for your credit history:

Also called "inquiries," requests for your credit history are logged on your report whenever anyone reviews your credit information. There are two types of inquiries.

i. Inquiries resulting from a transaction initiated by you. These include inquiries from your applications for credit, insurance, housing or other loans. They also include transfer of an account to a collection agency. Creditors may view these items when evaluating your creditworthiness.

ii. Inquiries resulting from transactions you may not have initiated but that are allowed under the FCRA. These include preapproved offers, as well as for employment, investment review, account monitoring by existing creditors, and requests by you for your own report. These items are shown only to you and have no impact on your creditworthiness or risk scores.

Personal Information

8

The following information is reported to us by you, your creditors and other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud prevention efforts, a notice with additional information may appear. As a security precaution, the Social Security number that you used to obtain this report is not displayed. The Name identification number and Address identification number are how our system identifies variations of your name and address that may appear on your report. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Names:

JOHN Q CONSUMER
Name identification number: 15621

JONATHON Q CONSUMER
Name identification number: 15622

J Q CONSUMER
Name identification number: 15623

Social Security number variations:
999999999

Year of birth:
1959

Spouse or co-applicant:
JANE

Employers:
ABCDE ENGINEERING CORP

Telephone numbers:
(555) 555 5555 Residential

Address: 123 MAIN STREET
ANYTOWN, MD 90001-9999
Address identification number:
0277741504
Type of Residence: Multifamily
Geographical Code: 0-156510-31-8840

Address: 555 SIMPLE PLACE
ANYTOWN, MD 90002-7777
Address identification number:
0170086050
Type of Residence: Single family
Geographical Code: 0-176510-33-8840

Address: 999 HIGH DRIVE APT 15B
ANYTOWN, MD 90003-5555
Address identification number:
0170129301
Type of Residence: Apartment complex
Geographical Code: 0-156510-31-8840

9

Personal information:

Personal information associated with your history that has been reported to Experian by you, your creditors and other sources.

May include name and Social Security number variations, employers, telephone numbers, etc. Experian lists all variations so you know what is being reported to us as belonging to you.

Address information:

Your current address and previous address(es)

Personal statement:

Any personal statement that you added to your report appears here.

Your Personal Statement

10

No general personal statements appear on your report.

Note - statements remain as part of the report for two years and display to anyone who has permission to review your report.

Important Message From Experian

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Contacting Us

Contact address and phone number for your area will display here.

Appendix B: Resources for Young People

The following pages are meant to serve as practical sources of information for caseworkers and others to provide to youth and young adults. They depict different scenarios involving credit and identity theft and are designed to speak directly to young people experiencing each situation.





Meet Will.

He was just denied a student loan because the loan company discovered his terrible credit score.

..... WHAT CAN HE DO?



Order and review his credit report through annualcreditreport.com to find what may be dragging his score down.



Work with a trustworthy and financially stable adult, such as a caseworker, teacher or mentor, to clear up any credit problems appearing on the reports.



Store important documents in a safe place and shred trash with personal, financial or medical information.



Only share personal information such as his birth date, address or Social Security number with people who will keep it safe.

Youth are **35 times** more likely than adults to be victims of identity theft. Find out if someone has stolen your identity — and what you can do about it.



Request free reports every year from each credit reporting agency so he can stay on top of his history.

What is identity theft?

Identity theft occurs when someone uses your personal information to open accounts — think cable TV, cell phone subscriptions or even a credit card — in your name. This person, who could be a stranger, relative or someone else you know, can then spend a lot of money, sometimes thousands of dollars, and make it look like you spent that money.

How does that affect you?

A credit report shows your history of paying back what you owe someone, whether landlords or credit card companies. A history damaged by unpaid debts can keep you from renting an apartment, getting a student loan or job or even opening a cable account.

How do you know if you're a victim?

You have the right to access your credit report! You can order FREE reports from one convenient website: www.annualcreditreport.com. By reviewing them, you can spot any errors and work to get them fixed.



Meet Tina.

Her cousin used her Social Security number to get a credit card.

..... WHAT CAN SHE DO?



Order and review her credit reports — which show her history of paying bills and other money she owes — from annualcreditreport.com to see any fraudulent accounts or other errors in her history.



Work with a trustworthy, financially stable adult, such as a current or former caseworker, teacher or mentor, or the Identity Theft Resource Center, to clear up any credit problems appearing on her reports.



Reach out to someone to help her work through her emotions about what her cousin has done.



Store important documents in a safe place and shred trash with personal, financial or medical information.



Regularly request free annual reports from each credit reporting agency to continue keeping track of her history.



Moving forward, only share her birth date, address and Social Security number with people who will keep her personal information safe.

Youth are **35 times** more likely than adults to be victims of identity theft. Find out if someone has stolen your identity — and what you can do about it.

What is identity theft?

Identity theft occurs when someone uses your personal information to open accounts — think cable TV, cell phone subscriptions or even a credit card — in your name. This person, who could be a stranger, relative or someone else you know, can then spend a lot of money, sometimes thousands of dollars, and make it look like you spent that money.

How does that affect you?

A credit report shows your history of paying back what you owe someone, whether landlords or credit card companies. A history damaged by unpaid debts can keep you from renting an apartment, getting a student loan or job or even opening a cable account.

How do you know if you're a victim?

You have the right to access your credit report! You can order FREE reports from one convenient website: www.annualcreditreport.com. By reviewing them, you can spot any errors and work to get them fixed.



Meet Keri.

She just received her first credit report, which shows her history of paying bills and other money she owes, and everything looks fine.

..... NOW WHAT?



Stay on top of it: Order her free credit report every 12 months through annualcreditreport.com — or stagger requests during the year for more regular monitoring — and scan them for any errors.



Only share her birth date, address and Social Security number with people who will keep her personal information safe.



Learn how to manage money to avoid bad decisions that later affect her ability to get a job or place to live.



Store important documents in a safe place and shred trash with personal, financial or medical information.



Protect herself online by using strong passwords, updated antivirus software and firewalls — and by sharing her information over secure connections with people she knows and can trust.

Youth are **35 times** more likely than adults to be victims of identity theft. Find out if someone has stolen your identity — and what you can do about it.

What is identity theft?

Identity theft occurs when someone uses your personal information to open accounts — think cable TV, cell phone subscriptions or even a credit card — in your name. This person, who could be a stranger, relative or someone else you know, can then spend a lot of money, sometimes thousands of dollars, and make it look like you spent that money.

How does that affect you?

A credit report shows your history of paying back what you owe someone, whether landlords or credit card companies. A history damaged by unpaid debts can keep you from renting an apartment, getting a student loan or job or even opening a cable account.

How do you know if you're a victim?

You have the right to access your credit report! You can order FREE reports from one convenient website: www.annualcreditreport.com. By reviewing them, you can spot any errors and work to get them fixed.

The Annie E. Casey Foundation
701 St. Paul Street
Baltimore, MD 21202
410.547.6600
www.aecf.org