



# 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](http://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](http://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](http://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.

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### How does that affect you?

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# 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](http://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.

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