

LET'S GIVE OUR KIDS A FRAUD FREE START

April 20th
6:30 pm - 7:30 pm
@Den

Protect your child's
identity

- ✓ Why it matters
- ✓ How to place a freeze?
- ✓ Documents needed
- ✓ Ready to ship



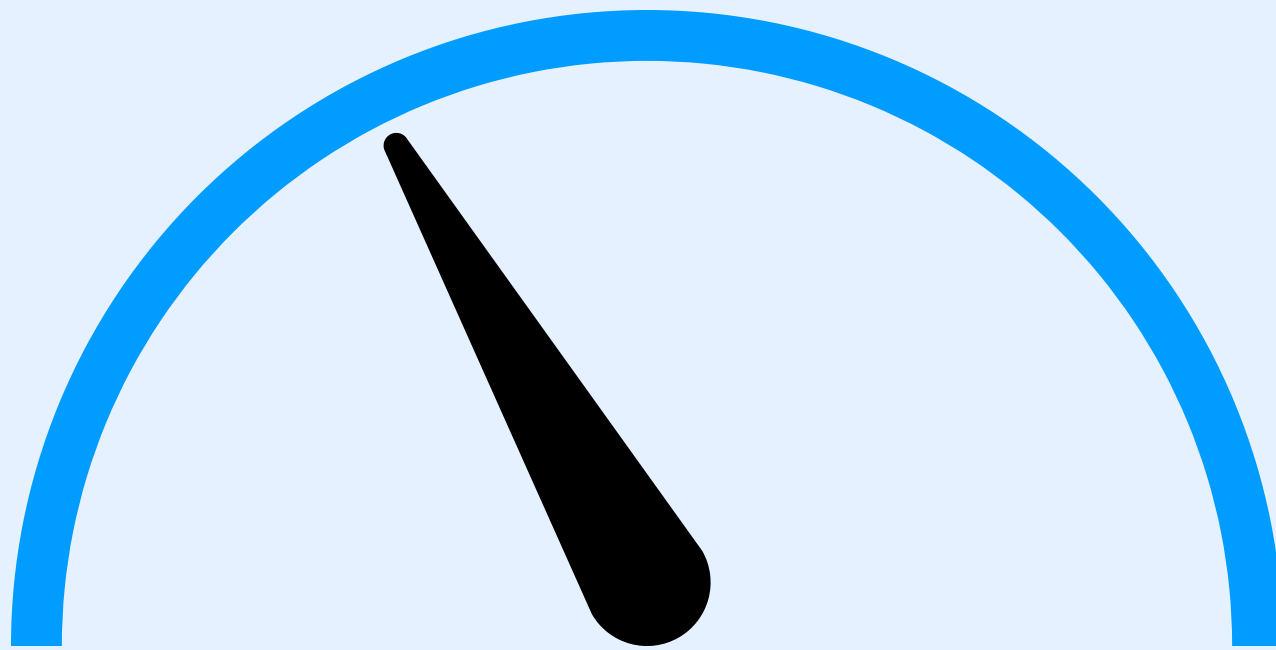
We encourage parents to bring three copies of the following DL , Birth certificate, Address Proof and Kids SSN card. We will provide the form to be filled, envelope and stamp

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ELEMENTARY
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**"One kid at a time-
Our goal is to freeze
identities of 100 kids."**



Child identity fraud is extremely underreported and misunderstood, and Our goal is to make it harder for fraudsters to victimize our kids.
We are on a mission to freeze kid's children's credit history. It will stop criminals from using data to do anything that requires a credit check, once it's in place.

Protect your child's identity

Children make attractive targets for identity thieves. A child's Social Security number is appealing because it is usually clean; and does not show up in fraud databases. The crime is often not undiscovered until the child comes of age, giving thieves years of unobserved use of the stolen identities and years to mar the credit histories of unsuspecting children.

For child victims, the consequences of identity theft are devastating. When victims become young adults and seek independent lives, banks, landlords, hiring managers, and utility companies discover victims' negative credit histories and say no deal, a roadblock to financial autonomy.

You can help shield your child's credit history with a security freeze. Most businesses will not open credit accounts without first checking a consumer's credit history. When a security freeze is in place, someone who applies to get credit using your child's name and Social Security number will be rejected. Access to your child's credit records will stay frozen ; until you say so, or until your child removes the freeze after reaching the age of 16.



Why it matters:

- Child identity fraud costs U.S. families nearly \$1 billion annually.
- It affects one out of every 50 children and takes parents and guardians a tremendous
- 3 out of 4 child identity theft victims know the thieves.
- Children are 51 times more vulnerable to identity theft than their parents.
- Kids that go online unsupervised earlier are more likely to become victims of identity theft.
- Schools are favorite targets of identity thieves.

Why it matters for schools?

In 2021, ransomware gangs published data from more than 1,200 American K-12 schools, according to a tally provided to NBC News by Brett Callow, a ransomware analyst at the cybersecurity company



Why do hackers want kids data?

Hackers can do a variety of things with kids' data. Here are only a few examples:

- Financial identity theft: opening credit cards, taking out car loans, getting payday loans.
- Government identity theft: applying for government benefits (like unemployment) or
- tax refunds.
- Medical identity theft: purchasing medical equipment, paying for a hospital stay or other medical debt.
- Criminal identify theft: giving law enforcement your information to sidestep the consequences of a crime.

As a parent or legal guardian of a child under the age of 16, you can place a freeze by contacting the three nationwide credit bureaus, Equifax, TransUnion, and Experian. You must provide the credit bureaus with certain information and documents.



How Long Does It Take for a Child's Security Freeze to Be in Effect?

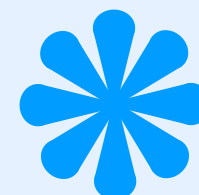
Credit bureaus must place the freeze no later than 30 days after receiving your written request. The credit bureaus will send you written confirmation of the freeze within 10 days of its placement.

How Long Does the Freeze Last?

The freeze of a child's credit records remains in place until it is removed by the parent or guardian or by the child when he or she is 16 years old or older. Removing a freeze requires submitting a written request to the credit bureaus, along with documentation similar to what is required for placing the freeze. The credit bureaus must remove a freeze within 30 days after receiving a request for removal that provides the required information and fee, if applicable.

What Law Requires Security Freezes for Children Under 16?

The California law that requires credit bureaus to comply with a request for a security freeze from a parent or guardian of a child under 16 years of age is California Civil Code sections 1785.11.9, 1785.11.10, and 1785.11.11.



Are you ready to freeze your kid's identity?

You not only have to have their foundational identity documents available and ready, but you also have to demonstrate that you have the legal authority to act on behalf of that child.

You will need three things:

1) Written request from legal guardian.

2) Information or copies of documentation confirming your identity

AND the identity of the minor/dependent

- DL copy
- Address proof – bank statement, utility bill, insurance statement
- Social security card

3) 'Sufficient proof of authority' that you have authority to act on behalf of the minor or dependent such as:

Birth certificate.

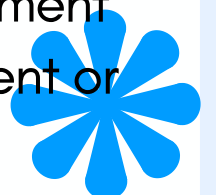
Proof of guardianship, if not named on child's birth certificate

- An order issued by a court of law
- A lawfully executed and valid power of attorney
- A document issued by a Federal, State, or local government agency in the

United States showing proof of parentage, including a birth certificate

With respect to a protected consumer who has been placed in a foster care setting, a written communication from a county welfare department or its agent or designee, or a county probation department or its agent or designee, certifying that the protected consumer is in a foster care setting under its jurisdiction.

4) Address proof, optional but let's add it



Let's ship the documents together:

Experian:

Mail this form to:

Experian
PO Box 9554
Allen, TX 75013

Overnight Mail:

Experian
701 Experian Parkway
Allen, TX 75013

Transunion

TransUnion
P.O. Box 380
Woodlyn, PA 19094

Equifax:

Equifax Information Services LLC
P.O. Box 105788
Atlanta, GA 30348



Links for more details:

<https://www.equifax.com/personal/education/identity-theft/freezing-your-childs-credit-report-faq/>

<https://www.experian.com/blogs/ask-experian/requesting-a-security-freeze-for-a-minor-childs-credit-report/>

<https://www.experian.com/blogs/ask-experian/requesting-a-security-freeze-for-a-minor-childs-credit-report/>

Sources:

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<https://www.safehome.org/news/child-identity-theft-protection/>

https://www.cylab.cmu.edu/_files/pdfs/reports/2011/child-identity-theft.pdf

<https://oag.ca.gov/idtheft/facts/freeze-child-credit>

