

# LIFE STAGES

Protecting Your ID as Financial Needs Shift



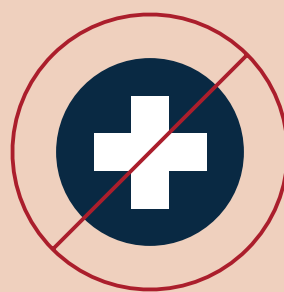
## CHILDHOOD: PROTECT THEIR IDENTITY

Despite no credit history, a child can still be targeted by identify thieves, who most often steal the child's Social Security Number and use it to open bank accounts or take out a lines of credit.

### WARNING SIGNS



Calls from collection agencies, credit card bills or offers in a child's name.



Child denied benefits because another account using that SSN is already receiving benefits.

J-O-B?

IRS or other agency asks to confirm that child is employed.

**IRS**

Child receives notice from IRS saying he or she failed to pay taxes.



## PROTECT YOUR CHILD'S IDENTITY



Don't share child's SSN unless you know and trust the other party.



Keep child's records in a safe location and shred documents before throwing away.



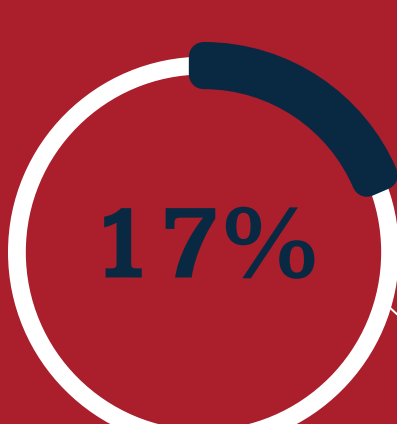
Check for a credit report to see if child's information is being misused.



Be aware of risky events: home break-in, security breach at school, adult in household who might want to use child's identity to start over.

In a 2012 survey, one in 40 families with children under 18 had at least one child whose personal information was compromised...

**1 in 40**

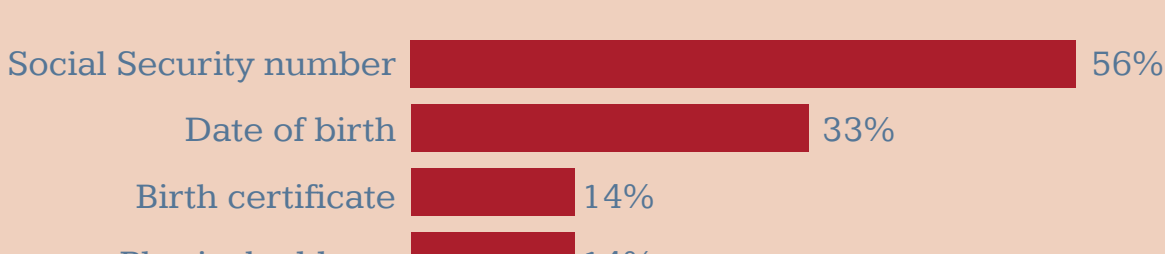


...17% were victimized for a year or longer.



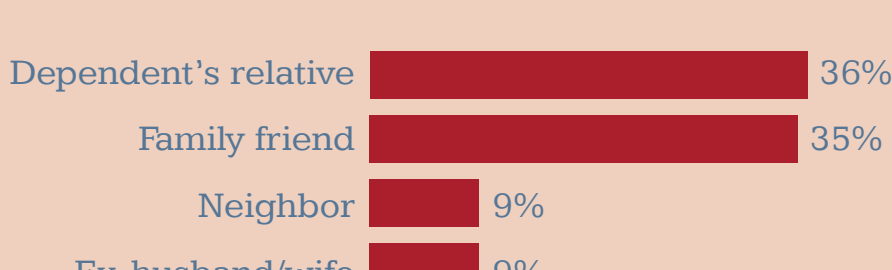
### TYPE OF CHILD ID FRAUD

Most commonly used by identity thieves targeting children:



### FRIENDLY FRAUD

Child ID theft often occurs close to home:



Source: Identity Theft Assistance Center, Javelin 2012 survey

**PROTECT my ID** .com

### SOURCES

Bureau of Justice Statistics • Federal Trade Commission • Identity Theft Assistance Center  
Javelin Child Identity Fraud Survey • Kaplan Test Prep • Protect My ID • Social Security Administration