



CyberAngels

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keeping it safe

Children: Identity Thieves' Latest Victims

Identity theft can happen to yes, that's right-children! It can even happen to babies. According to the Federal Trade Commission, the number of victims of identity theft below the age of 18 is growing. How does this happen? Generally, the thief gets hold of the child's Social Security Number.

Possible Scenario:

1. Parents obtain a Social Security Number for their newborn son in order to claim him as an income tax dependent.
2. They are asked to enter the child's social security number at a day care center.
3. A short-term employee who is a member of an identity theft operation gains access to the Social Security Number.
4. An identity thief takes out a loan, applies for a credit card, makes purchases, even rents an apartment in the child's name. The child has no credit history and therefore a clean credit record.
5. Sadly, for years, the parents have no idea that this crime has occurred. Like most parents, they didn't see any reason to check their child's credit report. They don't learn about the identity theft until the child is 14, when their child applies for his first job.

The damage from theft of a child's identity can be far-reaching. The thief can apply for a job, sign up for phone service, even commit a crime in the child's name. And the theft may be undetected for many years.