

How Safe is Your Child's Identity from an Identity Thief?

Children are 55 times more likely to have their identity stolen than anyone else! Shocking? You bet! It isn't until something happens to alert parents that something may be amiss that credit histories are checked. Unfortunately, by that time it's too late. The damage has been done and you spend the next several months or even years cleaning up the damage.

Parents of newborns practically leave the hospital with the baby in one hand and the birth certificate and social security number application in the other hand. Parents are encouraged to apply for the social security number immediately following the birth so that it can be used as an identifier. However, that was not the purpose that the social security number was intended. Yet, every time you turn around, you are asked for that number.

Consider where you have been asked for your child's social security number. While there are some legitimate need for the social security number, there are other organizations, businesses, etc. that do not need to have the social security number as an identifier.

Parents should ask why the child's social security number is needed to join an organization or to receive services. Ask how that information will be handled. Is it kept confidential? How many people have access to that information? Is that number being handed out on the roster given to a coach? Remember, you are not only giving them access to the social security number but to their date of birth and other information that an identity thief can use to create a new identity.

There are laws in place that provide for how confidential information such as social security numbers are handled. However, there are currently no laws preventing business, agencies, or organizations from asking for that number! Don't be afraid to ask if there is another way to identify your child!

Identity Theft happens. Monitor where your child goes online and teach them to never communicate with strangers and never give out personal information or their passwords. Be cautious about posting photos and information about the family or your activities. Limit Facebook friends to people you know but remember, information posted on Facebook can be shared by those friends. Keep your social security cards at home in a secure location that only you have access to.

Child identity theft is a rising problem. Upon stealing a child's social security number, a thief can run up a hefty amount of credit card debt, take out loans and establish driver's licenses—and the crimes often go unnoticed until the victim is of age to apply for a credit card or take out college loans.

While Identity Theft can't be prevented, you can protect yourself by taking steps to guard the personal information of not only your child, but your family. That includes monitoring your family's information. Identity theft is not just about your credit or credit cards! Your medical identity can be stolen or someone can give your name at the scene of an accident and you receive the bill!

For information on how you can become proactive against identity theft for you and your children, please contact Christie Jamieson, Independent Associate for LegalShield, at either cljamieson@legalshieldassociate.com or bcjamieson@gci.net; Ph: 907-305-0117 or visit my websites at: www.cljconsulting.com or legalshieldassociate.com/cljamieson