



Attorney General Doug Peterson

# News Release

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## **National Consumer Protection Week: A Closer Look at Child Identity Theft**

Lincoln – In recognition of National Consumer Protection Week - a campaign that encourages consumers nationwide to take full advantage of their consumer rights and make better-informed decisions – the Attorney General’s Office is focusing educational efforts on child identity theft.

Each year, millions of U.S. consumers become victims of identity theft. It is a growing crime in which thieves use stolen personal information, such as a Social Security number, to open credit accounts in someone else’s name. Unfortunately, criminals target children because of their clean Social Security numbers. Child identity theft is one of the worst forms of identity theft because it often goes unchecked and unnoticed for years.

A child’s Social Security number can be used by identity thieves to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live. Why would ID thieves wish to assume a child’s identity? Because that child’s credit is a clean slate, which likely means available credit.

According to the Federal Trade Commission (FTC), several signs can tip you off that someone is misusing your child’s personal information to commit fraud. For example, you or your child might:

- Be turned down for government benefits because the benefits are being paid to another account using your child’s Social Security number,
- Get a notice from the IRS saying the child did not pay income taxes, or that the child’s Social Security number was used on another tax return, or
- Get collection calls or bills for products or services you did not order.

For additional resources regarding child identity theft, please visit the [Federal Trade Commission’s Resource Center](#).

To minimize the risk of ID theft for your child, you must take steps to protect him or her. One way is to “freeze” his or her credit file. This means that new credit cannot be established in his or her name until you lift the “security freeze.”

Benefit’s to freezing credit for your child:

- A security freeze can stop imposters from opening new accounts in his or her name.
- In most cases, placing a security freeze—and lifting it—is free for victims of ID theft.
- The security freeze does not expire—it remains in effect until you remove it.
- Freezing provides much greater protection and typically costs much less than a monthly credit monitoring service.
- A security freeze does not affect his or her credit score.

If you wish to freeze your child’s credit, you will need to place a freeze with **all three credit bureaus**. We have provided instructions from each credit bureau below:

- [TransUnion](#)
- [Equifax](#)
- [Experian](#)

To learn additional ways to protect your children, please visit [ProtectTheGoodLife.Nebraska.Gov](http://ProtectTheGoodLife.Nebraska.Gov). If you would like to speak with a representative at the Attorney General’s Office, please contact the Nebraska Consumer Protection Division at 800-727-6432. You may stop by the Attorney General’s Office in the State Capitol, room 2115 for a free packet of consumer protection information.

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