HOW TO PROTECT YOUR KIDS FROM IDENTITY THEFT

From





Over one million minors have their identity stolen each year, and most victims are under age seven.

When you send your children off to school, you're sending more with them than lunch. A child's personal information, like their Social Security number (SSN), is extremely valuable on the black market - even more so than an adult's. The most common reason hackers target children and young adults is because they don't yet have a detailed credit report in their name, making it easier to open new lines of credit without anyone noticing.

According to the Federal Trade Commission, when children are victims of identity theft, the crime may go undetected for years until the child is old enough to apply for a job or a loan.

Here are five steps you can take to help protect your child's identity:

- Store important documents in a safe place. This includes your child's birth certificate and Social Security card.
- Don't disclose full Social Security numbers. Instead, ask if the last four digits will be enough when filling out common medical or school forms.
- 3. Check at least twice yearly if your child/children have a credit report. If your child does have a credit report, you will want to freeze that report and file a credit fraud alert with the bureau.
- 4. Review your child's medical documents and be on alert if you receive a bill or other unexpected documents in the mail with your child's name.
- 5. Purchase an identity theft plan that provides coverage for your children.



IDShield's Family Plan provides monitoring for up to 10 dependent children under the age of 18. You will receive an alert if your child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc. Consultation and restoration services are also provided to dependents aged 18-26.

If you are enrolled in IDShield, please ensure your account is activated and you've added your children's information. If you do not have this protection, consider enrolling at your next opportunity.



Watch a video to learn more.

If you don't have IDShield, please consider enrolling at your next opportunity.



Pre-Paid Legal Services, Inc. ("PPLSI") provides access to identity theft protection and restoration services through its product IDShield. IDShield plans are available at individual or family rates. A family plan provides monitoring services for eligible dependent children under the age of 18 of the Named Member or Named Member's spouse or domestic partner. Consultation and Restoration Services are available for eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.