

## ***Transcript***

### **Protecting Your Child From Identity Theft**

Identity theft is becoming more common and while *you* may have taken steps to keep your personal and financial information safe, you might not realize that criminals could be targeting your child's identity too.

In fact, children and teens can be even more attractive targets than adults. Their information can be easier to get ahold of because they often share personal information on social media. They also tend to have spotless credit histories since they have few or no financial accounts in their names. And any theft could go undetected for years until they try to apply for their own credit cards or phone plans.

You can help your child understand how identity theft happens and how she can avoid it. One of the first things you can do is make sure your teen knows how important it is to not share sensitive information – especially her social security number.

Also, talk to your teen about over sharing online. While posting a picture of a new kitten can be perfectly safe, tweeting an address to a friend or listing a phone number online can put her at risk.

Even though this information may seem innocuous on its own, criminals can use something simple like a name and address to find other sensitive information. Setting up strong privacy settings on her social media profiles to limit who can see her content is also important. Also, making sure she knows what information might be ok to share and what information she should never share can help keep her protected.

Teens can also be susceptible to scammers who send e-mails or text messages requesting personal information like their social security numbers or passwords to their accounts. Explain to your teen that although they may seem legitimate, he should be skeptical of anyone asking him personal questions online or on his phone and to never respond to these requests. And if in doubt—he can always ask you first.

Teaching your teen to make strong passwords is another way you can help her keep her information safe. Keeping track of a lot of different, complicated passwords can be a hassle, especially for a tech-obsessed teen with an endless number of accounts, but doing so can make a big difference

when it comes to protecting her identity.

Make sure your teen uses passwords to “lock” her phone and computer, and encourage her to use different passwords for each of her most sensitive online accounts like her email, social media and bank accounts. You can also encourage her to get in the habit of changing her passwords for these accounts from time to time.

If she doesn’t feel confident making up or remembering her own passwords, she may consider using an app or website that could help her create and store stronger passwords.

When your child turns sixteen, it’s a good idea to sit down with him to check his credit report, which he should get in the habit of doing every year. Because identity theft can sometimes take a few years to resolve, discovering fraud early – and taking action – can help ensure that your teen has a clean credit report when it’s time for him to apply for a job or sign up for his own credit card.

There are several warning signs that could alert you and your teen to a possible identity theft. You might notice she’s receiving credit card or mortgage loan offers in the mail all of a sudden. She might start getting phone calls or letters from collection agencies about bills that are past due; or you could receive a notice from the IRS about a tax return filed under her social security number.

If you or your teen suspect unusual activity, report it right away. The Federal Trade Commission offers step-by-step instructions on its website on what to do if your child’s identity is stolen.

Taking the time to teach teens about identity theft and how to proactively protect their information online can help them avoid becoming a victim now and as an adult