



Protecting Teens From Identity Theft: A Guide for Adults

Since 2004, young adults ages 18 to 29 have had the highest rate of self-reported victimization by identity theft (Federal Trade Commission, 2007).

Identity theft is a problem plaguing the nation. It is a felony offense defined by the Federal Trade Commission (FTC) as “fraud that is committed or attempted, using a person’s identifying information without authority.” Identity theft can be an easy crime to commit, but investigating and prosecuting these crimes are complex and time-consuming.

Trying to teach teens about, and to protect them from, identity theft can be particularly tough. Many teens don’t have a strong understanding of their financial identity, the purpose of a Social Security number, and (in the age of displaying their lives on the Internet) the need to keep their personal information private. Use the following guide to talk to teens about how identity thieves work, how to prevent identity theft, what teens can do if their identity is stolen, and where teens can go to learn more about identity theft.



How Identity Thieves Work

Identity thieves don’t need much information to steal someone’s identity. A name, address, Social Security number, and birth date are more than enough to let a stranger pretend to be your teen. Here are some of the most common ways identity thieves can obtain a teen’s personal information.

- Steal their purse or wallet, with their debit and identification cards inside
- Steal a birth certificate, passport, or other documents during a home burglary
- Dig through garbage cans or dumpsters for canceled checks, bank statements, and pre-approved credit card offers
- Hack into computers that contain personal records and steal the data
- File a change of address form in your teen’s name to divert mail and gather personal and financial data
- Phish, that is, send a legitimate looking email that directs a teen to a phony website and asks for personal and financial data

How To Prevent Identity Theft

While teens (or adults) can’t completely protect themselves from identity theft, there are steps they can take to reduce the chances of becoming a victim.

- Teens should never give their personal information to anyone, including their friends. If someone asks for their Social Security number, driver’s license number, or other personal information, be sure that they find out why and how that information will be used. Then, teens should talk to their parents about whether or not to give the requested information.
- Remind teens to safeguard checks, bank account numbers, and credit and debit card numbers when they open their first accounts. Teens should also monitor their account statements for suspicious activities.
- Shred any documents that contain sensitive information, such as Social Security numbers, birth dates, or account numbers, before throwing them in the trash.

Protecting Teens

How To Prevent Identity Theft (continued)

- Teach teens to use the password and key lock features on their cell phones. Teens should also password protect their laptop computers. Phones and computers often contain personal information, which can be retrieved by identity thieves if the items are stolen.
- Teens should limit the information that they post on social networking sites, such as MySpace and Facebook. People can misrepresent others' identities in chat rooms and emails, so teens should be cautious of what information they share online.
- They should carry only what they need in their wallets, especially when it comes to credit cards and identification cards. Let teens know never to carry their Social Security card.
- Be aware of others when entering PIN numbers or completing bank statements. Thieves can capture personal information using cell phone cameras.
- Teens should monitor their annual credit reports or talk to their parents about it. Credit reports will show if someone has established credit in a teen's name or stolen their identity. Federal law requires the three major credit reporting agencies to provide a free report once a year. Request credit reports from www.annualcreditreport.com or 877-322-8228.

If Your Teen Is Victimized by Identity Theft

If your teen is a victim of identity theft, help them take the following steps.

- File a report with the local police department. This report is necessary to pursue a case with creditors.
- Call one of the three major credit-reporting agencies (Experian, Equifax, and TransUnion). The law requires the agency to which you or your teen reported the theft to notify the other two. The agency will place a fraud alert on your teen's account.
- Dispute any bills that show charges you did not authorize. Close any accounts that you and your teen know have been tampered with or opened fraudulently.
- File a complaint with the FTC. The FTC maintains a database that law enforcement use to find identity thieves. To report your teen's identity theft or to learn more about what to do after an identity has been compromised, call the FTC's toll-free hotline at 877-IDTHEFT.

For More Information About Identity Theft

The National Crime Prevention Council's Identity Theft campaign: www.ncpc.org/newsroom/current-campaigns/identity-theft

The Identity Theft Resource Center:
www.idtheftcenter.org

The Federal Trade Commission Identity Theft Site: www.ftc.gov/idtheft



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