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Scam Alert – September 2010

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Parental Identity Theft

Imagine the big dreams of what you wanted to be when you grow up. Imagine working hard all through school to get the very best grades to get into the college to obtain those dreams. Imagine filling out applications for a student loan, car loan, insurance, or job application and being denied because of a bad credit history... before you've ever been old enough to have a credit history.

Many young adults are finding out that they have become victims of identity theft and it is the worst type of identity theft imaginable. They're a victim of a parent gone wild.

While some parents have already wrecked havoc on their own financial credit, others, in an already unstable economy, are having a difficult time just keeping their head above water. They start grasping at straws by resorting to any means to support their families, even if it means the unscrupulous act of stealing their children's identity to establish credit to pay those bills. While the parent tries justifying the act and have every intention of repaying the money and making things right, the damage has been done. They have already compromised their child's future.

Since credit checks do not reveal a person's age when they apply for credit, this type of identity theft can go undetected for many years until the child comes of age and goes out on their own to start building their own credit history.

Many of these young adults who find their identity taken by a parent have a tough choice to make. It's already difficult being a victim of identity theft, but to find out that the only way to clear your credit is to make a report with a law enforcement agency, makes it nearly unbearable. More financial institutions are demanding that the potential victim assist completely with prosecution. Basically, they either agree to pressing charges against mom and/or dad, or they accept the debt as their own and make the payments, thus putting them into a financial crisis and paying for their parent's mistakes.

If you should become a victim of parental identity theft, the first thing to remember is that this is not your fault. The next step is to find help. The Identity Theft Resource Center (ITRC) is a nonprofit center who gives free help to consumers and promotes prevention of identity theft. They can be contacted at toll-free 1-888-400-5530 or on the web at www.idtheftcenter.org. Another resource is VICARS (Victims Initiative for Counseling, Advocacy and Restoration). VICARS is a non-profit agency who assists anyone living in Colorado, Oklahoma, New Mexico, or Texas. VICARS can be contacted at toll-free 1-888-343-4414 or on the web at www.idvictim.org.

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If you are a parent wanting to make sure your child's identity is safe and secure, follow the steps as provided by the ITRC:

1. Check credit files. Minor children should not have a credit file. Each credit bureau has its own procedure. For Transunion, send an email to childidtheft@transunion.com with relevant identifying information and the company will confirm if it has a file. For Experian, visit www.experian.com/fraud or call 1-800-311-4769. For Equifax, visit www.equifax.com or call 1-888-766-0008.
2. If you should find that your child's identity has been used, file a police report using the information obtained from the credit check. Victims can also provide a printed copy of the Federal Trade Commission's Universal Complaint Form to the law enforcement agency to incorporate into the police report. Find the form online at bit.ly/bN25VL
3. Call all companies or collection agencies listed on the credit report that you believe are fraudulent. Ask them to send you a copy of the application and transaction records. You must send a police report with this request.
4. If you have a police report listing all the fraudulent accounts, the credit bureaus must block the fraudulent accounts from your credit reports within 30 days.

Resources

- Identity Theft Resource Center: www.idtheftcenter.org
- Privacy Rights Primer on ID Theft: www.privacyrights.org/Identity-Theft-Data-Breaches

~IDENTIFY A SCAM BEFORE A SCAM IDENTIFIES YOU! ~