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### **A New School Year Brings More Opportunities For ID Theft**

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As the school year begins in many areas of the country during the next few weeks, I was reminded of how children can become victims of identity theft – as the Federal Trade Commission (FTC) has estimated that about 400,000 children have their identities stolen each year.

This reminder was never more evident than when my seventh grader and I went shopping for school supplies last week and one of the required school items was a minimum 1 gigabyte flash drive. This made me think of how school children today either have (or have access to) cell phones, laptops, PDAs (Personal Digital Assistants), and now flash drives -- in addition to the home computers of their parents.

I also thought about my children's private information since their social security numbers are at my current and former employers (for access to health insurance); at Chase Bank related to their savings accounts; at Edward Jones related to their Virginia 529 savings plans; as well as their school or school systems. And if you use a professional tax preparer, like I do, I am fairly certain that your children's social security number(s) can be found in the files of your tax preparer too.

Children can also be tricked into giving up personal information in phishing scams ranging from fraudulent websites to entering contests – where identity thieves steal personal information.

More recently, some news articles have highlighted the challenges and pitfalls with children participating in social networking sites – where personal safety as well as personal information is at risk – especially if children are not educated on how to keep their information private.

Since children have no credit history – or better yet, no negative credit history – children are targets for identity thieves and can be a victim for years until they apply for their first job as a teenager. One recommendation that I always make to family and friends is to check their children's credit report every year. This can be done at no cost by going to [annualcreditreport.com](http://annualcreditreport.com) or by calling each of the three credit bureaus.

If a parent learns that any of their children are a victim of identity theft, then the parent needs to contact each of the three major credit bureaus, file a police report, file an affidavit with the FTC, as well as contact the bank or credit issuer to remove the child's name from the fraudulent related record.

So for many of you, the start of another school year means buying all kinds of school supplies including flash drives.

And for those parents who are sending their children back to college (or to college for the first time), you may want to add identity theft education to the list of discussion items as one more precaution to support your and your children's peace of mind!