

Mom's Moment: Protecting Your Kids from ID Theft

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I don't talk politics. Ever. But the one thing I've seen stem from this ugly election is the beastly effect of social media. I think we can all agree- social media reigns such power, power that many of us have a love-hate relationship with.

I admittedly exploit my children on social. Not in a bad way (I hope), but I'm guilty as charged for over-posting a plethora of pictures from baby firsts to family vacations. I can't help it. It's an addiction. Like every mom, I want to share the silly-loving-adorable pictures of my littles.

With that being said, I follow the rules. I don't tag locations. I don't tag their schools. I don't include personal information- addresses, phone numbers, etc (duh!). I want to protect my children from the spooky world of social media.

So where am I going with this? Well, I came across some insight from Experian.com, offering tips on keeping kids safe from identity thieves, particularly online.

According to Experian, alarming survey findings show that parents may engage in fraudulent behavior, using their children's personal information to create financial accounts. Fourteen percent of survey respondents said they created financial accounts with their children's Social Security numbers, and 17 percent said they would allow a close relative to open an account using their child's Social Security numbers.

While a majority (80 percent) of survey respondents say they are concerned that their children will become victims of identity theft, many are not taking necessary steps to minimize risk. More than half (51 percent) don't monitor their children's internet use closely and 33 percent don't refrain from posting personal information about their children on social media. Nearly half of respondents (46 percent) don't store their children's identification documents at home in a safe and some keep these documents in wallets (10 percent).

Scary, right?

Other key findings:

- More than half (66%) of parents surveyed allow their children to have private passwords to email and social media
- 27% think it is a good idea to create a credit report in their child's name for the purpose of freezing it, which is not a recommended practice
- Only 24% of those surveyed are aware of identity theft monitoring products for children

So what can you do?

If you suspect your child is a victim? Take these steps:

- Check with Experian for the existence of a credit report in your child's name. If a credit report exists, it can be frozen. Visit <https://www.experian.com/fraud/center.html> for more information.
- If you know of any accounts opened in your child's name, contact the business and let them know the account is fraudulent.
- [File a report with the FTC](#) online or call 877-438-4338.
- File a police report with local law enforcement.