

## **Crimestoppers**

### **Protecting Your Teens from Identity Theft**

Of the estimated 10 million Americans who are victims of identity theft every year, young people from ages 19 to 29 are the most often targeted group in the nation.

Identity thieves steal personal information – social security numbers, addresses, phone numbers, birth dates, credit card numbers, etc – in order to create a new identity for themselves and open financial accounts, often applying for credit cards or purchasing cars or even homes.

Teens and young adults make an attractive target for these criminals. They have limited financial histories, giving identity thieves a clean slate. They tend to be more careless than adults with personal items, such as purses, wallets and cell phones, as well as personal information, especially online.

Teach your teens the risks. Many do not understand what credit is or why they will need a good credit record in the future. Teach your teens about how their ability to buy a car or house one day will depend on their credit record. Also educate them about the time and cost of repairing their credit. The National Crime Prevention Council estimates it takes 80 hours and more than \$1,400 to repair your credit.

Teach your teens how to protect themselves with these tips.

Lock your cell phones. This is especially important if your teens use their cell phones to text message or access the Internet. If your teen has used his or her cell phone to purchase something on the Web, check a bank account, or merely e-mail an address or birth date, this information will be accessible to someone who obtains their phone.

Password protect your computer. Most parents would probably be surprised to find how many of their teens' friends know their computer or MySpace account passwords. Teach them not to give this information to anyone.

Do not give out personal information online. Even harmless information like your teen's favorite music or friends' names can help identity thieves guess at passwords. Birthdates, addresses, and phone numbers also should not be given out online.

Protect your personal items. Stolen purses or wallets provide identity thieves with identifying information from drivers' licenses, credits and debit cards, and student ID's. Your teens should not carry their social security card around and should not list their social security number on their driver's license.

Check your credit report annually. Your teens have the opportunity to obtain a free credit report once a year. Advise them to do this and to check for suspicious activity.

Teach your teens to look for signs of identity theft: If credit card solicitations begin pouring in through the mail for your teen, this often means someone has opened a credit card in their name. Being denied their first college credit card or financial aid application can also be a sign of identity theft. Applying for any type of identifying card, such as a drivers license, and finding there has already been one issued in their name is another sign of danger. And, of course, collection notices are an obvious sign of trouble.

For more information on teen identity theft, visit the National Crime Prevention Web site at [www.ncpc.org/preventtheft](http://www.ncpc.org/preventtheft).