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# FRAUD PROTECTION

*From the Office of Denver District Attorney Mitch Morrissey*

## Can I freeze a child's credit report?

With the rise in identity theft, many parents are wondering if they can place the same type of “security freeze” on their child’s credit file as they can on their own. Good question. The answer is - *Sometimes*.

A parent or legal guardian can, in fact, freeze a child’s file – if a file exists. But hopefully, a child doesn’t have a credit file to freeze. A credit file is only created when there is a request for a new credit relationship, such as a credit card. One way to make sure a child has not been the victim of identity theft is to make frequent requests for free credit reports under the child’s name and SSN from [www.annualcreditreport.com](http://www.annualcreditreport.com). If the credit agencies are unable to process the request – most likely, no file exists. Good News!

If a credit report exists for a child, it is almost certainly an indication of fraud. In that case, the parent or legal guardian can place a security freeze on the child’s credit file. The individual will have to provide proof that they are the parent or legal guardian and that fraud has occurred. Also, a police report should be filed with a local law enforcement agency.

A credit bureau cannot *create* a file for a child if a file does not already exist.

**Denver DA’s Fraud Line: 720-913-9179**

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