

Protecting Kids from Identity Theft

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Editor's Notes: Over the past year, there has been a significant increase in identity thefts. It's very frustrating and can happen to anyone. Our children are targets as well and we as parents need to help keep them safe.

Did you know that some of the information you proudly share about your kids on social media can be a helpful tool for identity theft? Every day, criminals scour social media platforms for personal information they can use to commit fraud. Kids can be victims of identity theft well before they reach adulthood as identity thieves are looking to assume the identity of your children.

It's important to be informed as parents, and to be ready take action to protect your children with the most powerful identity theft protection available.

How identity thieves find information on social media

Social media is a fast, fun, and convenient way to keep friends and family up to date no matter where they live. The digital age has many advantages especially with stay-in-place orders still in effect in many parts of the world. Most parents don't think twice about sharing information that documents the lives of their kids, but there are 3 key points to keep in mind when posting:

- Your child's name
- Your child's age
- Your child's birth date.

How your child's identity theft begins

After identity thieves have accessed your child's name, age, and birthdate, all that's needed is their Social Security number and they can begin to open accounts in your child's name. With something called synthetic identity theft, thieves may combine certain bits of information about your child with falsified information to create a fake identity using your child's SSN.

If identity protection is not in place, identity theft of a child can go undetected for years. Most parents don't realize the threat, so their child's SSN goes unchecked. Your 18-year-old can apply for a credit card, car loan, or an apartment lease, but by that time their credit score could be seriously compromised if gone unchecked.

Spending months or even years cleaning up the mess to regain credit control is no way anyone should start their adult life. This can all be avoided with a few simple and inexpensive precautions in place.

Best social media practices for you and your child

It's a good idea to hold back from sharing too much information about your child, including their full name and birth date. Consider posting a happy birthday message the day before or after their actual birthday.

Always know what information is collected by the websites you use. Under federal law, websites must get a parent's permission before they collect data from children under the age of 13.

Consider waiting to allow your child access to social media until they have proven themselves mature enough to know how to practice good decisions. Once your child is online, it's a good idea to be aware of their habits by uploading software that monitors their activity. Teach your kids good privacy habits that include avoiding:

- Sharing names, phone numbers, addresses, passwords and other personal information
- Clicking links, ads, or opening attachments
- Messaging, posting photos, or any interactions with strangers

To learn more about how to protect your children from identity theft visit www.identitytheftprotection123.com

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