

Protections available for minors under 16

Blog from the U.S. [Consumer Financial Protection Bureau](#)

Young people have protection from identity theft and fraud, thanks to a [federal law](#). The law lets parents and child welfare representatives of people under 16, as well as legal guardians, request a security freeze, also called a credit freeze, on their behalf. Taking this step can help protect a young person from identity theft and fraud – and it’s free.

Anyone can be a victim of identity theft

Identity theft happens when someone misuses your personal information, such as a Social Security number, to open accounts, file taxes, or make purchases. Hackers, thieves, and even people you know may steal your identity. Minors typically don’t have credit reports, which means that a young person may not find out about issues with their credit reports until they first try to get credit – perhaps even years later.

While a security freeze won’t affect [anything already on your credit report](#), it restricts access to your report. That makes it harder for identity thieves to open new accounts using your personal information. With the law, it’s free to freeze and unfreeze your credit file at the three nationwide consumer reporting agencies – Equifax, Experian, and TransUnion.

To find contact information for placing a free credit freeze, visit IdentityTheft.gov/creditbureaucontacts.

The law helps young people

The law also lets people such as parents, guardians, and representatives acting on behalf of a young person in foster care proactively protect a young person’s credit file by freezing it.

If the nationwide credit reporting agencies don't have a file on the child, they will create one so they can freeze it. This record can't be used for credit purposes. It's there just to make sure the child's record is frozen and protected against identity theft and fraud.

Procedures for youth in foster care

Depending on the adult's relationship to the child, there are different procedures to put a freeze in place. Parents need to show proof of their authority, like a birth certificate, to freeze or unfreeze the credit file for their child under 16.

The law says that child welfare or probation agency representatives acting on behalf of a young person in foster care can request a security freeze for that child. They have to show documentation certifying that the child is in the agency's care, such as a written communication or an official letter from the child welfare or probation agency or its designee.

Child welfare agencies who already work with consumer reporting agencies to pull and review credit reports for youth in their care can use the same company contacts and liaisons to facilitate the security freeze process.

For more information about security freezes for children in foster care settings, read the [CFPB's guidance](#).

For more information about child identity theft, read the FTC's [Child Identity Theft: What to Know, What to Do](#) and [online Child Identity Theft article](#) and check out our [joint blog](#) to learn about how the credit law affects adults who have a guardian or conservator.

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Table of Contents

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