



## **Freezing credit reports for a child is important: How to protect those under 18**

*Nearly 1 million children are victims of identity theft every year*

More and more people are realizing the importance of taking a few minutes to freeze their credit files. This is a good thing. The [recent massive data breaches](#) has parents realizing they should freeze the files for their minor children as well. This is incredibly important, in part because if someone steals a child's identity, you may not find out for years, until they try to get a credit card or rent an apartment.

While adults can freeze their files [online](#) or by [phone](#), it's a little more involved for a minor. It must be done by mail, depending on the child's age. For Equifax and TransUnion, it must be done by mail for a child under 16. For Experian, it must be done by mail for a child under 14.

### **You'll need:**

- One of these for yourself: A copy of your driver's license, Social Security card or your birth certificate.
- Proof of your address, using a utility bill or insurance statement.
- One of these: A copy of the child's birth certificate with your name on it, foster care certification or legal proof of adoption, guardianship or power of attorney.
- Both of these: A copy of the child's Social Security card and a copy of the child's birth certificate.

**Form for Equifax:** [https://assets.equifax.com/assets/personal/Minor\\_Freeze.pdf](https://assets.equifax.com/assets/personal/Minor_Freeze.pdf)

**Form for Experian:** <https://www.experian.com/help/minor-request.html>

**TransUnion:** You need to compile your information in a letter yourself; there's no form. See "Freeze Credit for a Minor" in these instructions:

<https://www.transunion.com/credit-freeze/credit-freeze-faq#freeze-other-minor-0>

### **Should I freeze my child's credit file?**

Yes. That way, they should be protected from most forms of identity theft. It would be unfortunate for your child to turn 18 and apply for a credit card or student loan or try to buy a cellphone and have negative information and fraudulent accounts on their files.

### **But mailing documents is a hassle.**

If you think sending in the documents once is a pain, you should think about how time-consuming it will be if your child turns 18 and finds fraudulent accounts or negative information on their credit files from years and years ago, which could have been avoided by freezing their credit files when they were younger. It happens. A lot. Identity theft affected more than 900,000 kids in a 12-month period, according to a 2022 report from [Javelin Strategy and Research](#). Bottom line: You have to do this only once. After they turn 16, they can unfreeze their files online temporarily themselves.

Resolving cases of identity theft often takes several weeks or months, and sometimes years, after filing police reports, affidavits, etc. And during all of that time, your child likely would be unable to rent an apartment or apply for a credit card or loan.

### **What if we need to unfreeze it before they're 16?**

You only need to mail documents once. You should keep their file frozen. Another party shouldn't have reason to check your child's report before they're 16, so there's no reason to unfreeze it temporarily until then.

### **What if I want to add my child as an authorized user on my credit card?**

You can add your child as an "authorized user" on a credit card without any bank pulling their credit file. However, not every bank will allow an authorized user who isn't a "joint owner" on the account. Being a joint owner *would* require pulling their credit file. But a minor can't be a joint owner on a credit card because they can't be held liable for any agreement or contract they signed before they were 18. This [explainer from Chase Bank](#), the largest U.S. credit card issuer, provides more details.

Also, some banks will allow only one account owner and one authorized user per card. So if you and your partner already have a shared account, you may not be able to add your child. You should check with the particular card issuer.