Protect Your Kids Online

Adults are not the only ones affected by online fraud and identity theft. Fraud and identity theft can happen to kids as well and it is important to protect their personal information as well. Below are a few tips to keep your family safe.

- Talk to your kids about what they can do to help protect the family computer and personal information.

- Teach your children not to divulge personal information on the telephone and online.

- Protect their personal information as if it was your own. This includes Social Security numbers, account numbers and passwords.

- Kids should use passwords that contain a combination of upper and lower case letters, numbers and symbols. Never use a birthdate or address.

- Kids can protect their passwords by not sharing them with their friends.

- In addition to blocking inappropriate content, it's a good idea to block sites and downloads that might be a risk to your security and privacy. A child might accidentally infect your computer with spyware or other unwanted software. Some popular sites for kids attempt to download programs without permission.

- Watch for potential warnings signs such as pre-approved credit card offers addressed to your child or calls from collection agencies.

- As logical and tempting as it may be, don't request a credit report for your child. A parent could unwittingly establish a credit report and open the door to thieves.

What to do if you do suspect your child has been a victim of identity theft.

1. Call Social Security. A call to the agency can discover whether any income has been associated with the child's Social Security number. If it has, there's a chance the number is being used fraudulently.
2. If your child does have bank accounts such as a savings, notify the financial institution of your suspicions.
3. Report your suspicions to the Federal Trade Commission.

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