

Requesting a Credit Freeze for a Child

The process for freezing credit for kids is more involved and requires more steps than doing a credit freeze as an adult; however, it is the best method to protect children from having credit opened in their name if someone acquires their Social Security number.

No credit file should exist for a child – when fraudsters steal a child’s identity and use it to apply for credit, they in effect open that credit file for the first time. Credit bureaus don’t knowingly create files for minors. The issue is today it is impossible for the credit bureaus to verify the identity and age of the person opening it – they can only verify that the Social Security number being used is a valid number.

Therefore, when applying to have your child’s credit frozen, each credit bureau will create a credit file in their name and then immediately freeze it.

A child’s credit should be frozen with all three major credit bureaus – **Equifax, Experian and TransUnion**. Each has variance on the process and what is required, so we tried to simplify in the instructions below.

HOW TO FREEZE A CHILD’S CREDIT

To simplify the process, we recommend sending the same set of documents to all three credit bureaus – any documents a bureau does not need, they will simply disregard.

Make three copies of the following documents and create three stacks – you will send one of each to the three major credit bureaus.

- A government-issued ID for yourself (a driver’s license is the easiest).
- Your birth certificate
- The birth certificate of the child whose credit you are freezing
- Your Social Security card
- The Social Security card of the child whose credit you are freezing
- A bank statement, insurance statement or utility bill with your name on it

Download and print the following forms:

- [Equifax](#)
- [Experian](#)
- [TransUnion](#)

Mail each form and the supporting documents you have printed out to the following addresses:

Equifax Information Services LLC

P.O. Box 105788

Atlanta, GA 30348

Experian

P.O. Box 9554

Allen, TX 75013

TransUnion

P.O. Box 380

Woodlyn, PA 19094

Because you are sending sensitive information via postal mail, you may want to send each of these packets via certified mail. At a minimum, mail them by dropping off at your local post office.

- Once each credit bureau processes the credit freeze, you will receive confirmation by postal mail that will include a PIN number that can be used (if need be) to unfreeze a child's credit. Store this PIN in a secure place, such as a fireproof safe or safety deposit box. If you use a password manager app, that is a good place to store it electronically.
- The credit freezes that have been applied will stay in place, which should give you peace of mind that nobody can open credit in their name.

The freeze will remain in place until you or your child unfreezes it later when they are older and need to apply for a credit, a student loan, etc.