

Identity Protection & Recovery

5 Reasons it Matters For Young People with Foster Care Experience

If you're in foster care (or used to be), it can be easier for someone to steal your identity—like using your info to get credit cards, loans, or run up bills. Your phone or online accounts could get hacked, costing you time, money, and a lot of stress.

1. How Are You Supposed to Know?

If no one teaches you how credit works or how to protect your digital info, it's easy to miss the signs that something's wrong or know what to do if it is.

2. Lots of People See and Handle Your Info

Bio family members, foster family members, caseworkers, lawyers, doctors, and others often have your personal info. You might also be asked to share usernames and passwords to be approved for phone or internet use. The more people who see it, the more likely it can be for someone to mishandle or misuse it.

3. You Move Around a Lot

Changing placements and going back and forth with different family members means your info can be passed around or accidentally lost.

4. Relatives Struggling With Their Own Credit

It's not uncommon for a family member who has damaged their own credit with unpaid bills or late payments to open an account in a youth's name in order to restore services (like electric, phone, or water services) or gain credit for other purposes.

5. Clean Credit = Easy Target

Most teens haven't used credit yet, so accounts can be opened in your name without you knowing it - including by people you know, like family members who are struggling with credit in their own name.



It's the Law!

Every youth in foster care age 16 and older (sometimes starting at age 14, depending on state) must receive a copy of their credit report each year, according to federal law (P.L. 112-34). This requirement applies to young adults in extended foster care. Youth who are age 18 and older and who are in extended foster care must be provided assistance with requesting their credit report. The youth or young adult must receive assistance (including, when feasible, from any court-appointed advocate) in interpreting and resolving any inaccuracies in the report. **Over 50% of youth in foster care who are supposed to receive credit checks do not get them.**

Sources:

- [Public Law 112-34, Congress.gov](#), Sept. 30, 2011
- [Most Children in Foster Care Did Not Receive Credit Checks and Assistance](#), Office of Inspector General, 2024

I was aging out of care and they were like 'your credit is kind of bad so you gotta work on that'... I was like 'What? What are you talking about?'

- Sasha, age 18, 2 years in MN foster care

What Can Happen If Your Identity Is Stolen?

You might not find out until you try to:

- Get a job
- Rent an apartment
- Buy a car
- Get a phone plan
- Open a bank account
- Apply for or renew public or foster care specific benefits

...and you're denied because someone else messed with your identity.

PRO TIPS for Identity Protection

- Keep your info safe: Don't give out your personal info including usernames and passwords (even to family or friends).
- Keep important documents and passwords locked up: Keep your Social Security card, birth certificate and all digital login info in a safe place. If you don't have a place or aren't sure how to keep things secure, ask for help.
- Learn what to look for: Ask someone to explain what a credit report is and how to spot red flags.
- Ask your caseworker: Has your credit been checked this year? If not, request it.
- Be aware of common scams: If it's too good to be true, it probably is!

PRO TIP for Identity Recovery

Feeling scared, overwhelmed or embarrassed is common.

YOU ARE NOT ALONE!

Contact the Identity Theft Resource Center via phone, text or chat for FREE support and guidance on your way to recovering after identity theft.

idtheftcenter.org



TALK TO US!

Email: outreach@fosterclub.com

Call: (503) 717-1552

Post: app.fosterclub.com



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