

Did You Know?

All youth in foster care ages 16 and older are required to have an annual credit report through AnnualCreditReport.com

Monitoring credit is one of the best ways to spot identity theft. Checking a credit report at least once a year will correct errors and detect unauthorized activity for youth in foster care.

Both the credit reporting company and the information provider (that is, the person, company, or organization that provides information to a credit reporting company) are responsible for correcting inaccurate or incomplete information in your report. If there are any items noted in the credit report, contact may occur with the credit reporting company and the information provider.

Additional information about why a credit report is necessary, how to dispute, a sample dispute letter and what to look for when reviewing a credit report can be found at:

<http://www.ftc.gov/bcp/edu/microsites/freereports/index.shtm>

"Did You Know?" is brought to you weekly from the Coordinating Services for Children Workgroup. If you would like more information, please contact the OOH Branch by calling (502)-564-2147

