



Question and Answers Youth 14 & Older Annual Credit Check

1. What is the new Policy?

Youth age 14 and older will annually receive a copy of their credit report. The assigned social worker will assist the youth in requesting their annual credit report, reviewing the report once received and resolving any discrepancies.

2. How do I request a credit check?

There are 3 ways to request a credit check:

- Visit www.annualcreditreport.com and enter applicable information for youth online, or
- Call 1-877-322-8228 and provide applicable information or
- Complete the Annual Credit Report Request Form from the website: <http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf> and mail it to:
Annual Credit Report Request Service,
P.O. Box 105281, Atlanta, GA 30348-5281

3. Which consumer reporting agency do I use?

You only have to request **ONE** report from any of the three nationwide consumer reporting agencies available to you through www.annualcreditreport.com - Equifax, Experian, and TransUnion. However you may request all three if you wish as each report may contain different information. The Federal Trade Commission requires each of the three agencies to provide a free copy of a person's credit report once every 12 months.

4. What if nothing shows up in the credit report?

This is good news. Credit reporting agencies generally do not create credit reports for minors, unless the minor has applied for credit or someone has applied for credit using the minor's name. If there is no credit report on file, that means there are no lines of credit open under the youth's name. Youth under age 18 cannot legally enter into a contract therefore should not have anything on their credit report.

5. What type of information could be in the credit report?

A credit report includes information on your credit history, as well as, where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy.

6. Can I use another website to obtain the free credit report?

No. You should only use the **annualcreditreport.com website**. This is the only website authorized to fill orders for the free annual credit report you are entitled to under law.

7. Will any of the three consumer reporting agencies contact me directly?

No. Annualcreditreport.com and the nationwide consumer reporting companies (Equifax, Experian, and TransUnion) will **not** send you an email asking for your personal information.

8. What information do I need to provide to get the free report?

Provide the youth's name, address, Social Security number, and date of birth. If the youth has moved in the last two years, you may have to provide the previous address. To maintain the security of the youth's file, each nationwide consumer reporting company may ask for some information that only the youth would know so it is important for you to coordinate this request with the youth.

9. Do I need to assist youth who are in the "Extended Foster Care Program"?

You will need to assist youth in the **Extended Foster Care Program** as per federal law they are still consider in foster care.

10. How long does it take to get a copy of the annual credit report?

- If you and the youth request the report online at annualcreditreport.com, you should be able to access it immediately.
- If you order the report by calling toll-free 1-877-322-8228, your report will be processed and mailed within 15 days.
- If you order the report by mail using the Annual Credit Report Request Form, the request will be processed and mailed within 15 days of receipt.

Note: Whether ordered online, by phone, or by mail, it may take longer to receive the report if the nationwide consumer reporting company needs more information to verify the youth's identity.

11. What if the youth cannot get their annual report from www.annualcreditreport.com ?

If for some reason someone has already obtained the youth's annual credit reports from www.annualcreditreport.com and you do not have access to get a copy, you can order a copy of the youth's credit report directly from one of the three consumer reporting agencies. Please note they may charge up to \$11.00 for this report. If you need to pay for the report you may utilize IL funds for these costs.

To buy a copy of the youth's consumer credit report, contact:

- Equifax: 1-800-685-1111; equifax.com
- Experian: 1-888-397-3742; experian.com
- TransUnion: 1-800-916-8800; transunion.com

12. What if I find errors — either inaccuracies or incomplete information — in the youth's credit report?

If you notice any inaccuracies in the credit report, please notify the HQ Independent Living Program Manager at Lewispi@dshs.wa.gov or 360-902-8063 who will assist you in resolving the inaccuracies.

Under the FCRA, both the consumer reporting company and the information provider (that is, the person, company, or organization that provides information about the youth to a consumer reporting company) are responsible for correcting inaccurate or incomplete information in the report. The IL

Program Manager will work with you to contact the consumer reporting company and the information provider to resolve any inaccuracies.

The process will entail:

- Telling the consumer reporting company, in writing, what information you think is inaccurate.

Consumer reporting companies must investigate the items in question — usually within 30 days — unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the “information provider” receives notice of a dispute from the consumer reporting company, it must investigate, review the relevant information, and report the results back to the consumer reporting company. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide consumer reporting companies so they can correct the information in the file.

When the investigation is complete, the consumer reporting company must provide the written results and a free copy of the report if the dispute results in a change. (This free report does not count as your annual free report under the FACT Act.) If an item is changed or deleted, the consumer reporting company cannot put the disputed information back in your file unless the information provider verifies that it is accurate and complete. The consumer reporting company also must send you written notice that includes the name, address, and phone number of the information provider.

- Telling the creditor or other information provider in writing that you dispute an item. Many providers specify an address for disputes. If the provider reports the item to a consumer reporting company, it must include a notice of your dispute. And if you are correct — that is, if the information is found to be inaccurate — the information provider may not report it again.

13. Can a caregiver, and/or IL provider assist youth with getting their annual consumer credit report?

Yes. If a youth is working with a contracted Independent Living (IL) provider they can work with the youth to have youth request their annual credit report. It is important to coordinate this effort with the IL provider so that the youth can provide you with a copy of the report so that you know it was completed and that any discrepancies are resolved.

14. Why do we need to request a copy of the youth’s credit report?

Title IV-E of the Social Security Act was amended in 2011 to require public child welfare agencies to provide credit reports for older youths in foster care. It is important to request youth’s credit reports as it helps guard against identity theft. Reviewing the report annually will show whether or not someone has used the youth’s personal information to commit fraud. Inaccurate information could affect the youth’s ability to get credit, insurance, or even a job.

15. If I have any questions about this document who should I contact?

Please contact Peggy Lewis, Independent Living Program Manager at lewispi@dshs.wa.gov or call 360-902-8063.