



# Child Identity Theft: What Every Parent Needs to Know

*Robert P., Jr. Chappell*

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Child identity theft is the fastest growing type of identity theft, a crime that affects some 10 million people annually. Each year more than 500,000 children are affected by identity theft – half of them under age six. Countless other cases go unreported because the thief is a relative or parent of the victim. This devastating crime can wreak havoc on a child's future opportunities; it can be difficult to prove, and even harder to undo the damage that has been done. *Child Identity Theft* speaks to parents everywhere, the majority of whom have no idea that their children's identities have become such prime targets for thieves and criminals.

Here, a veteran law enforcement professional and expert in child identity theft offers parents, educators, law enforcement officials, and others who care for or work with children an inside look at the ways in which children are vulnerable to identity thieves. Chappell presents the vital information in a question and answer format, offering not just information about how child identity theft happens, but also how to prevent it from happening, and what to do if it does.

Among other things, *Child Identity Theft* explains:

- how a loophole in the national credit reporting system allows criminals to target innocent children for their creditworthiness;
- the variety of forms that child identity theft can take;
- the hidden techniques that thieves use to gain children's identities and personal information;
- which children are at a higher risk for identity theft; and
- how an increasing number of child identity thefts are perpetrated by parents and relatives.

This book reveals the reality of child identity theft and the steps we all should take to protect our children and ourselves. How many victimized children are out there waiting to be discovered? Has your child been victimized? One hopes not, but if so, this book will give you the tools to find out and get help.

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