



# SAFETY NET



**Even kids can be  
targets of identity  
theft. Find out how  
to protect your privacy.**

# IDENTITY CRISIS

Kids are often victims of identity theft. How can you stay safe?



**WHO'S THAT?**  
Entering personal information on a computer puts you at risk for identity theft.

By age 5, Reilly Dennedy had her own apartment. At age 7, Avery Carlon had credit cards and bank accounts and owned three businesses. It sounds crazy, doesn't it?

It is. And it turned out to be illegal. Like thousands of kids each year, Reilly and Avery had their identities stolen. Strangers started the businesses and rented the apartment using their names.

## A Complicated Crime

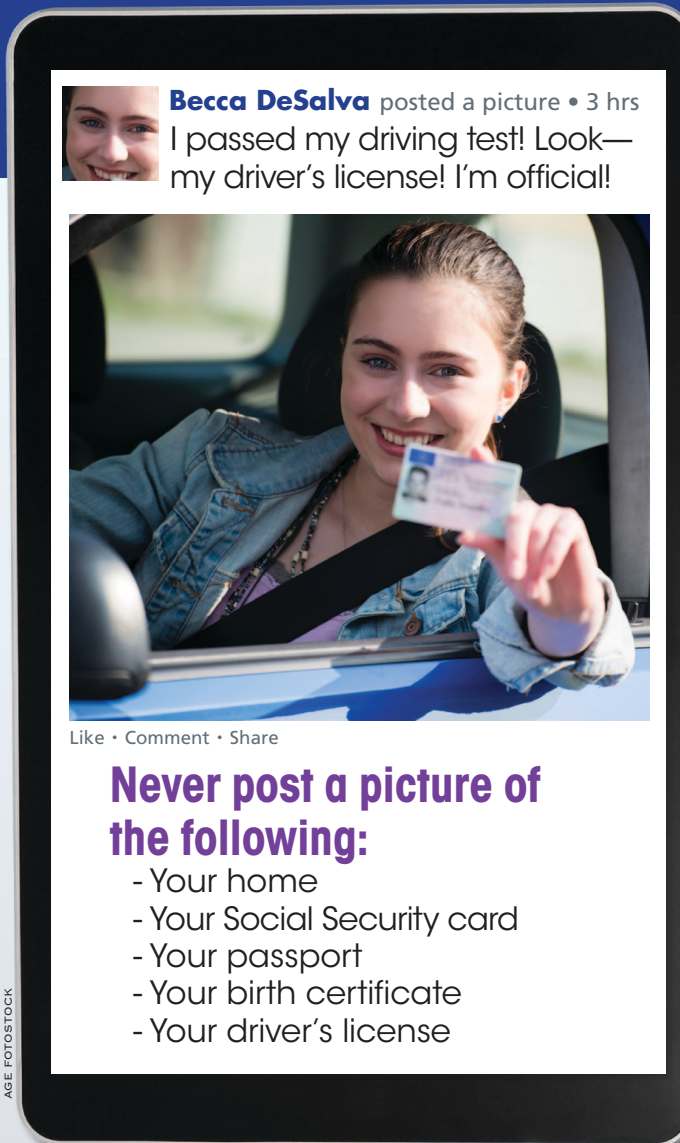
What does it mean to have your identity stolen? It doesn't happen just because someone knows your name or your birthday. The key is your nine-digit Social Security number, or SSN. Your SSN is **unique**. The government assigned it to you by the time you were 6 months old. No one else in the country has the same number. You'll use it to prove your identity when you apply for a job, borrow money to buy a house, or open a credit card.

After years of using their SSN, most adults have a formal record that shows how well they've handled borrowing money and paying it back. This is called a credit report. If the credit report shows an adult has paid his or her bills late or borrowed too much money, it can make life more difficult.

But kids shouldn't have a track record. That's why criminals steal their identities to open bank accounts and credit cards, apply for loans, and rent apartments. That's what happened to Avery and Reilly.

## Stay Safe

It's hard to say how Avery and Reilly's identities were stolen. But if their credit is not cleared up, it may affect them for the rest of their lives. "I was upset and nervous, because when I get older I might have trouble finding a job," says Avery, who is now 11.



## Never post a picture of the following:

- Your home
- Your Social Security card
- Your passport
- Your birth certificate
- Your driver's license

AGE FOTOSTOCK

That's why it's important to protect your identity. Never share your full name, birthday, where you live, or your Social Security number with anyone, especially online.

Be extra careful on social media and when you play video games online. Use a screen name that isn't your real name. Don't use any of the personal information listed above. "The problem with these [social-media] sites is that they make getting followers a competition, and kids follow people they don't know," Reilly says. "Try not to follow strangers." Finally, think of your passwords like your toothbrush—don't share them with anyone.

—By Kelly Hultgren



## Has Your ID Been Stolen?

Your parents should check your credit report every few years. They can do this free at [annualcreditreport.com](http://annualcreditreport.com). When they enter your Social Security number on the site, nothing should come up. If you have a credit report, your parents should contact the **fraud** line at a major credit bureau. Getting bills or official mail in your name is also a sign of possible trouble.

## FAMILY CHALLENGE Are your passwords strong enough?

Sit down with your family to make a list of websites that each of you uses regularly. Include social-media accounts and the sites you shop on. Go through the passwords and make them stronger using tips from our "Strong Password Quiz," on page 4.

## POWER WORDS

**fraud:** the crime of using deception to take something valuable **unique:** one of a kind; special



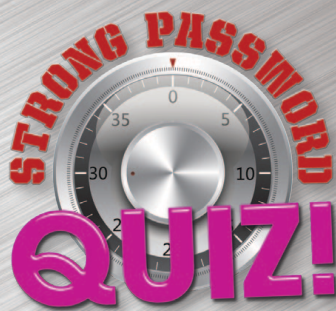
## ASK JEAN

Jean Chatzky is a money expert.

**How do banks pay you back if they lose their money or are robbed?**  
—Alana Alcequiz, 10, Bronx, New York

Great question! In both cases, your money is protected by FDIC insurance. The FDIC, or Federal Deposit Insurance Corporation, was created in 1933. This was after the Great Depression, a period when many banks failed and many people lost their money. The number of bank robberies each year in the U.S. is falling. But theft of online financial data is on the rise. Thieves today, like always, seem to follow the money.

**Do you have a question? Write to Jean at [tfkasks4you@timeforkids.com](mailto:tfkasks4you@timeforkids.com).**



**Which is the strongest password?**

a) 123456

b) Gr0\$\$out!

c) Taylor1989

**Answer: b** Believe it or not, *123456*, *abcdef*, and *password* are common passwords. But they're not safe! A strong password has at least eight capital and lowercase letters, numbers, and symbols. They should form a nonsense word. For example, *Taylor1989* seems strong. But pairing Taylor, as in Swift, with the title of her latest album is too easy to guess. *Gr0\$\$out!* wins!

## KIDS WEIGH IN

**Should you have to work for your allowance?**

Some people say that basing an allowance on household duties teaches kids that the only way you get money is to earn it. But others think allowances should not be tied to chores, because chores are part of being a family. Two TFK Kid Reporters share their views.



**NO!**

**Lorenzo Blanco, 9  
Altadena, California**



An allowance should teach kids how to be responsible with money. It is not meant to teach about work ethic. Even if you get an allowance automatically, you should still help around the house. Pitching in is your duty. But chores beyond ordinary household tasks, such as washing a parent's car, might be worth extra pay.



**YES!**

**Ava Cambio, 9  
Matlacha, Florida**



Earning an allowance teaches the value of hard work and the value of a dollar. You may decide a video game isn't worth 20 hours of work. If you do buy something, you'll value it more. Working for your allowance helps you prepare to be an adult. Why not learn now, when you have room to make mistakes and time to learn from them?



**We want to hear from you! Vote on this topic and more at [timeforkids.com/pwcdebate](http://timeforkids.com/pwcdebate).**