

Resources To Support Implementation Of The Credit Check Requirement For Youth In Foster Care

RESOURCES FOR YOUTH AND YOUTH IN FOSTER CARE

Youth and Credit: Protecting the Credit of Youth in Foster Care:

Provides advice on the best way for caseworkers and other adults in the lives of young people in foster care to get involved in meeting the 2011 federal credit check requirement. It also includes flyers geared toward young people.

Keys to Your Financial Future: A financial education curriculum designed specifically for young people in or formerly in foster care. Developed by the Jim Casey Youth Opportunities Initiative, it includes a specific module on credit.

TRAINING RESOURCES

Accessing Credit Reports for Foster Youth: A Reference Guide for Child Welfare Agencies: Brief developed by the Credit Builders Alliance (CBA) intended to provide child welfare agencies with basic information about the platforms and services the three major credit reporting agencies offer to help child welfare agencies meet the federal requirements.

CBA-ChildFocus Six-Part Webinar Series: In 2014, the Credit Builders Alliance and ChildFocus co-hosted a series of webinars with input from the Credit Check Learning Community, a network of child welfare agencies throughout the country dedicated to learning from and contributing to each others' experience in implementing the federal credit check requirement.

Your Money, Your Goals: A toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit and debt.

Training slides, speaker's notes, and a fact sheet developed by California's Office of the Attorney General to help any adult working with older youth in foster care protect himself or herself from credit identity theft.

Financial Empowerment Toolkit: A toolkit, as well as several fact sheets, developed by the U.S. Department of Health and Human Services and the National Center for Youth Services, focused on credit identity theft among youth in foster care.

Building Financial Capacity for Youth Transitioning from Foster Care: Issue brief by the Jim Casey Youth Opportunities Initiative outlining the Initiative's lessons and experience in this area.

A Better Start: Clearing Up Credit Records for California Foster Children: Report summarizing the results of a 2011 pilot project in California to check the credit status of 2,110 youth in foster care in Los Angeles.

CFPB Tips for People Working with Youth in Foster Care

DISPUTING CREDIT ERRORS

Template dispute letters: The Consumer Finance Protection Bureau outlines steps to take and offers sample language for letters to use when disputing credit report errors on behalf of youth in, or transitioning from, foster care.

Webinar on disputing errors: A resource for child welfare agency staff and others who may be pulling credit reports on behalf of youth in foster care, or helping youth pull their own credit reports.

ABOUT THE FEDERAL REQUIREMENT

Legislative language on the credit check mandate: "Each child in foster care under the responsibility of the State who has attained 16 years of age receives without cost a copy of any consumer report (as defined in section 603(d) of the Fair Credit Reporting Act) pertaining to the child each year until the child is discharged from care, and receives assistance (including, when feasible, from any court-appointed advocate for the child) in interpreting and resolving any inaccuracies in the report."

Program Instruction CB-PI-II-09: Required states to submit a plan amendment by January 31, 2012, for how to comply with the new provision.

Information Memorandum ACYF-CB-IM-I2-02: Extended the deadline for the state plan amendment to August 13, 2012.

Program Instruction ACYF-CB-PI-I2-07: Provides additional information on how to comply with the provision and requires child welfare agencies to obtain credit reports for minors from all three credit reporting agencies.

Information Memorandum ACYF-IM-I4-03: Outlines case plan requirements for youth ages 14 and older, including the requirement to provide a copy of an annual credit report and address any inaccuracies found in the report.

December 5, 2014, HHS Letter to state child welfare directors: Letter from Children's Bureau encouraging agency directors to do more frequent credit checks for youth in foster care, to consider checking the credit for all young people in foster care and to explore the use of credit freezes and fraud alerts for those young people who experience identity theft or have other credit issues.

OTHER RESOURCES ON CREDIT IDENTITY THEFT

Money Habitudes: A resource on attitudes and values about money with tools for teens and young adults.

Resources from the Federal Trade Commission:

- [Information on Credit Reporting](#)
- [Identity Theft Among Adults and Children](#)
- [Precautions You Can Take on Protecting Your Identity](#)
- [Extended Fraud Alerts and Freezes](#)
- [How To Read and Repair a Credit Report](#)
- [How to Repair Your Credit](#)
- [Uniform Minor Status Declaration](#)
- [ID Theft Victim's Statement of Rights](#)

ORGANIZATIONS WORKING ON CREDIT ISSUES

Database of National Foundation for Credit Counseling Organizations: A searchable database of member organizations working on these issues.

Database of Credit Builders Alliance members: The Credit Builders Alliance's searchable database of its member organizations.

Identity Theft Assistance Center: Website contains various materials on identity theft.

The Identity Theft Resource Center: Website devoted to assisting individuals who are victims of identity theft, including a toll free number for free 1:1 expert consultation.