

3.25 Credit Reports for Youth and Young Adults	
Application: To All Department of Children's Services Employees and Contract Agency Provider Staff	
Authority: 37-5-105 (3); 37-5-106; P.L. 112-34 (section 475(5)(I), October 1, 2011; section 1114A of the Social Security Act (the Act) as amended by P. L. 113-183, September 29, 2014	Standards: None
Commissioner:	Date:
Original Effective Date: 06/13/16 Current Effective Date: 10/07/20	Supersedes: DCS 3.25 04/19/17 Last Review Date: 10/07/20
Glossary: <ul style="list-style-type: none"> ◆ Credit report: <ul style="list-style-type: none"> ○ A credit report is a record of a person's credit activities. It lists any credit card accounts or loans the person has, the balances, and how regularly payments are made as well as identifying information. 	

Policy Statement:

The Department of Children's Services (DCS) shall ensure that each youth fourteen (14) years of age or older in DCS custody receives, without cost, a copy of their credit report each year until the youth is discharged. Each young adult receiving Extension of Foster Care Services is encouraged to obtain credit checks annually until the young adult is discharged.

Purpose:

To provide guidelines and procedures for accessing credit reports on all youth fourteen (14) years of age or older in DCS custody.

Procedures:

A. Requesting a credit report

1. An automated credit report is processed in TFACTS through the main credit reporting agencies (Transunion, Equifax and Experian) when a youth in custody turns fourteen (14) years of age and for all youth who enter DCS custody at age fourteen (14) or older. Credit reports are requested every 364 days from the original request, until the youth is discharged from DCS custody.

2. Credit checks may be conducted in TFACTS outside of the automated process by representatives of the Office of Independent Living. Such requests require approval by the Regional Administrator.

B. Documenting the credit discussion with youth

1. The applicable Family Service Worker (FSW), Juvenile Service Worker (JSW), Juvenile Probation Officer (JPO) reviews and interprets the report with the youth, and provides the youth with the credit report.
2. The FSW/JSW/JPO documents the date of their conversation with the youth in TFACTS, clearly identifying what was discussed regarding the youth's credit report, and scans the credit report into TFACTS.
3. The [*Identity Theft Tip Sheet for Child Welfare Staff*](#) helps guide the FSW/JSW/JPO's discussion on interpretation of the report. The [*Keys to Your Financial Future*](#) training is an additional resource that can also be provided to the youth.

C. Steps to clearing a youth's credit report for youth under age 18.

1. If a discrepancy in the credit report is identified, the Office of Independent Living works with the FSW/JSW/JPO to resolve the credit reporting error. The FSW/JSW/JPO completes the form [*Uniform Minor's Status Declaration*](#), and makes a copy of the birth certificate, social security card and court order and returns it to the Office of Independent Living.
2. The Office of Independent Living sends a letter of dispute with the [*Uniform Minor's Status Declaration*](#) to each of the main credit reporting agencies [*TransUnion*](#), [*Equifax*](#) and [*Experian*](#) to clear or freeze the credit.
3. The Office of Independent Living shares disputed findings with the FSW/JSW/JPO, Team Leader (TL) and Regional Administrator (RA). The FSW/JSW/JPO documents disputed findings and uploads the result of the investigation report into TFACTS.
4. The Office of Independent Living, Regional General Counsel and the youth's region determines if a police report and a report with the Federal Trade Commission (FTC) needs to be filed due to identity theft of a child.
5. The Office of Independent Living informs the Regional Administrator, Regional General Counsel, and the FSW/JSW/JPO of the outcome of credit error remediation. The FSW/JSW/JPO shares this information with the youth.

D. Credit reports and clearing credit for young adults 18 years of age and older

1. A credit check is automatically processed in TFACTS through the main credit reporting agencies (Transunion, Equifax and Experian) for young adults age eighteen (18) years or older who are in DCS custody.
2. The assigned FSW/JSW/JPO assists young adults receiving Extension of Foster Care Services obtain credit reports by providing an annual reminder. Young adults may request their own free credit report through <https://www.annualcreditreport.com/index.action>.
3. If a youth over 18 years of age objects to having a credit report requested, DCS must document efforts for compliance with the requirement.
4. If a discrepancy in the credit report is identified, the FSW/JSW/JPO assists the young adult with following the procedures for an adult to dispute credit errors. Recommended steps and resources are available, here: <https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports>.

E. Confidentiality and disposition of credit reports

1. Copies of the credit reports and related information are filed in the documents section of the family case file and Extension of Foster Care case file (as applicable). Confidentiality and the disposition of copies of credit reports and information maintained in the family case file are retained in accordance with this policy, DCS Policy [9.4 Confidential Child-Specific Information](#) and the applicable [Records Disposition Authority \(RDA\)-Index](#).
2. The credit records and information maintained by DCS are confidential and only accessed or released in accordance with State and Federal laws, DCS Rules, Regulations and policies. The access and release of confidential child-specific information, regardless of media, is limited to individuals, agencies and organizations which demonstrate a "need and right to know" or have received written authorization from the child/youth or their legal representative.

Forms:

None

Collateral Documents:

[9.4 Confidential Child-Specific Information](#)

[31.5 Organization of Family Case Files](#)

[Independent Living and Transition Planning Guide](#)

[Records Disposition Authority \(RDA\)-Index](#)

[Uniform Minor's Status Declaration](#)

[*Identity Theft Tip Sheet for Child Welfare Staff*](#)

[*Keys to Your Financial Future*](#)

Maintaining Credit Training PowerPoint