



An "iMoneyMinute" is an idea that in less than one minute will give you a way to save time, save money, make money, or reduce your financial risk.

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We have begun to publish ebooks! Check out [our selection](#) on Smashwords today!

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**Prevent Identity Theft for You and Your Kids**

One of the purposes of the iMoneyMinute is to help you avoid financial risk. We'd like to share some information on a couple of ways you can avoid financial risk regarding your credit.

It is a good idea to obtain a free credit report each year to make sure there are not fraudulent accounts or activity showing up on it (you can get 1 FREE report per year from each of the three credit reporting bureaus). If you find fraudulent activity, you can call the credit bureaus for assistance and have a fraud alert placed on your record.

We suggest you start paying attention to your children's credit as well. While it may sound strange that someone could be using your child's credit, it is certainly possible. Kids are issued Social Security Numbers now when they are born, and credit thieves have been looking to use these numbers because they are not as likely to be noticed as quickly and because credit issuers often do not have a way to verify age on a credit application. They are able to rack up debt for extended lengths of time without the parents realizing there is a problem.

What should you do? Be vigilant with your child's private information. Don't put it on forms unless absolutely necessary. And if you begin to see pre-approved credit card offers or receive calls from creditors about bills, then request a credit report for your child.

All three credit reporting agencies are currently automated. Contact them and request a credit report for your child if

you suspect fraud (don't request credit if you don't suspect fraud because it puts them into the credit system unnecessarily if there is nothing there already). If you are told there is no report, be relieved – this means there is nothing to report and thus no fraud.

**For More Information:**

- Where to obtain *your* free credit report annually: [annualcreditreport.com](http://annualcreditreport.com) (this site is listed by the FTC [here](#) as the ONLY authorized website – other sites offering free reports are scams)
- How to obtain free reports for *your children*, including a sample cover letter: [click here](#).
- For more information on child identity theft: [click here](#).



We hope the iMoneyMinute is useful to you. If you have a different email address you would like us to use, or if you would prefer to no longer receive the iMoneyMinute emails, please email us at [coach@imoneycoach.com](mailto:coach@imoneycoach.com).

We would also love your feedback on our emails! Please fill out [this short survey](#) to help us better serve you.