



FIREWALL SAINTS

YOUR TRUSTED DIGITAL GUARDIAN

How to Freeze Your Child's Credit

Protect your child from identity fraud the moment they're assigned a Social Security number.

WHY THIS MATTERS

1 in 4 children will have their identity stolen before they turn 18, usually by someone they already know and it goes undetected for an average of 10 years. A frozen credit file costs nothing, takes about 20 minutes, and protects your child until they are ready to use credit themselves.

Step 1: Freeze Your Child's Credit (Free, Ages 17 & Under)

Visit each bureau below to access the minor freeze request form. Ages 17 and older follow the standard adult process directly on each bureau's website.

- ▶ Equifax: <https://assets.equifax.com/assets/personal/Minor Freeze Request Form.pdf>
- ▶ Experian: experian.com/help/minor-request
- ▶ TransUnion: transunion.com/credit-freeze/mail-or-phone → No official minor freeze form. Use the Equifax form — simply cross out “Equifax” at the top and write “TransUnion.” Same required information.

Instructions: Mail copies of the below files with the form requested above (Never send your original id's):

- ☐ Parent / Guardian government-issued ID
- ☐ Child's birth certificate
- ☐ Child's Social Security card
- ☐ Proof of address

Step 2: Unfreeze Your Child's Credit (Free, Ages 17 & Under)

Please mail the request form to unfreeze; they cannot create an online account yet. Once completed, at age 18, go to each bureau's website to create an online account to manage your protected credit freeze.

Good to know: Existing credit and debit cards already linked to your accounts are not affected by a freeze. You only need to temporarily unfreeze when applying for new credit.

Need help? Contact each bureau directly.

EQUIFAX

1-888-378-4329

equifax.com/personal/contact-us/

EXPERIAN

1-888-397-3742

experian.com/help/

TRANSUNION

1-800-916-8800

transunion.com/customer-support



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www.firewallsaints.com