



# Keeping *Your Identity* Safe:

## By Getting an Annual Credit Check

### What is credit?

When a bank or credit card company provides money or resources to you when you can't pay immediately, so instead, you promise to repay them at a later date.

### How can you get bad credit when you have no credit cards or loans?

You could be a victim of identity theft. That's when someone uses your personal information without your permission, to do something illegal. Personal information includes things like your name and Social Security number. By checking your credit annually, you can see if it has been affected by someone illegally using your identity.

### Did you know?

As a youth in foster care in NYS, you should be getting your credit checked every year. Your credit report will also determine if you are able to get a student or car loan, insurance, a place to live, or a job. It can even prevent you from getting a cell phone!

### What should I do?

If you are 14 or over, your caseworker should be checking your credit every year. Ask your caseworker about it! There are also free online tools, like [AnnualCreditReport.com](http://AnnualCreditReport.com), that you can use to check your credit score.



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