

# Credit report dispute template for youth 18 or older in foster care – activity occurred when minor

You're saying: "There should not be credit activity from before the youth turned 18."

Use the sample letter on the next page if you want to tell a credit bureau that there is inaccurate information on a credit report for someone in foster care who is 18 or older related to accounts that were opened when he or she was a minor and that you want to dispute it.

## How to use this template:

1. Read the background below.
2. Fill in the youth's information on the template letter and edit it as needed to fit his or her situation.
3. Print and mail the letter with all necessary documentation. Keep a copy for your records.
4. Ensure the error has been removed by requesting confirmation from the credit bureau or pulling a new file for the youth. If you have trouble removing the error, work with the youth to have him or her submit a complaint to the CFPB:  
<http://www.consumerfinance.gov/complaint/>

## Background

This letter tells the credit bureau that a caseworker has reviewed the youth's credit report with the youth and has found an error on the credit report. This letter provides the credit bureau with the background information necessary to begin the dispute process.

Template letter begins on the next page

[Your name]

[Title and relationship to the youth. E.g., Caseworker for [youth's name]]

[Name of Child Welfare Agency]

[Your return address]

[Date]

[Credit Bureau Name]

[Credit Bureau Address]

Re: [Youth's Name, Child Credit Report Error]

Dear [Name of Credit Bureau Contact],

I am writing to dispute [Name of youth]'s credit report. [Name of youth] is in foster care and residing in [State name]. A credit report was pulled for [name of youth] on [date] by [name of caseworker or administrator that pulled the report] who is employed by [Child Welfare Agency name]. After reviewing the credit report, [Name of youth] and I have determined that there is an error on [his][her] credit report. We are writing to dispute this error.

Below is the personal information of [name of youth]:

[Name]

[Date of Birth]

[Social Security Number]

[Any other identifying information that was used to run a search for the credit report]

The disputed information on the credit report is the following:

*[Brief summary of what is listed on the credit report that should not be there. Example: [Name of youth]'s credit report lists that there is a mortgage of \$250,000 in his name. The mortgage was taken out in 2000. [Name of youth] was born in 1994, and therefore was a minor when the transaction occurred.]* We are requesting that the item(s) be deleted, as required by section 611 of the Fair Credit Reporting Act, 15 U.S.C. §1681i.

Attached to this letter is a copy of court documents indicating [name of youth]'s status as a youth in foster care issued by the court of [court name] and a certified copy of the youth's birth certificate.

Thank you for your assistance.

Sincerely,

[Your name]