

Credit report dispute template for youth in foster care

You're saying: "A credit report should not exist for this youth in foster care."

Use the sample letter on the next page if you want to tell a credit bureau that a credit report exists for a youth in foster care and that the youth is a minor and should not have a credit report in his or her name.

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.

Background

This letter tells a credit bureau that a caseworker has reviewed the youth's credit report with the youth and that the youth does not recognize any of the accounts on the credit report as being his or hers. Therefore, the child is disputing all items on the credit report. This letter provides the credit bureau with the necessary background information to begin the process of removing all transactions on the youth's credit report.

Template letter begins on the next page

[Your name]

[Your title and relationship to the youth, such as Caseworker for [youth's name]]

[Name of Child Welfare Agency]

[Your return address]

[Date]

[Credit Reporting Agency name]

[Credit Reporting Agency address]

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

Dear [Name of credit bureau contact],

We are writing to dispute [name of youth]'s credit report. A credit report was requested for [name of youth] on [date] by [name of caseworker or administrator who pulled the report]. [Name of caseworker or administrator who pulled the report] is employed by [Child Welfare Agency name and county/state], the government agency that has legal custody of the youth. [Name of youth] is a minor residing in [State name] and should have no credit report in [his][her] name. We are writing to dispute all transactions on [name of foster youth]'s credit report.

The disputed information on the credit report includes 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 1979, [name of youth] was born in 1997.]

Attached to this letter is the Uniform Minor's Status Declaration form, which includes [name of youth]'s identifying information, 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 [name of youth]'s birth certificate.

Thank you for your assistance.

Sincerely,

[Your name]

[Insert Uniform Minor Status declaration form]

[See <http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0095-uniform-minor-status-declaration.pdf>]