
Foster Youth Credit Report

901.1 PURPOSE:

To establish guidelines for the annual credit report requirements for Foster Care Youth/Non-Minor Dependents (NMDs) over the age of fourteen as established in the Children and Family Services Improvement and Innovation Act (2011).

901.2 DEFINITIONS:

Credit Accounts: Credit card accounts, car loans, mortgages, home equity loans, installment accounts.

Credit Report: A record of a person's credit activities, credit accounts, the date the accounts were opened, any credit limits, loan amounts, account balances, payment history, and identifying information, which includes the contact information for the holder of the account.

Identifying Information: The name (including nicknames and abbreviations), addresses (current and past), Social Security number, date of birth, and employment information used to identify an individual.

Credit Reporting Agencies (CRAs): Private companies that sell the information in credit reports to creditors, insurers, employers and other businesses that use it to evaluate a person's applications for credit, insurance, employment, or renting a home. There are three nationwide CRAs (TransUnion, Equifax, and Experian).

Credit Inquiries: When a person applies for credit or a loan, the lender may ask for a copy of the borrower's credit report. The credit inquiries section of a credit report will list lenders who have accessed a person's credit report within the last two (2) years.

901.3 GUIDELINES:

- A. The Title IV-B/IV-E agency will need to provide the CRAs with proof:
 - 1. That the individual who is requesting the information from the CRAs has the legal authority to do so (e.g., a copy of a government agency ID badge).
 - 2. That the youth is/was in foster care (e.g., a court order or other documents).

901.4 RESPONSIBILITIES:

- I. Case Management Services/Child Welfare Services Office Specialist (CMS/CWS OS):
 - A. Run the Foster Youth Credit History report received from California Department of Social Services (CDSS).
 - B. Send the reports to the youth's Probation Officer (PO)

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- C. Enter the PO's narrative in CMS/CWS: Contact Notebook>Add an Associated Service for Case Management Services> Service Type of Other> Narrative Section.
- II. Placement Office Assistants (OA's):
 - A. Request the credit report from the Credit Reporting Agencies (CRAs) where there is an indication of a credit report.
 - B. Keep credit reports confidential.
- III. Probation Officer I/II (PO I/II):
 - A. For youth age 14 through 17:
 - 1. Provide a copy of a credit report at no cost to the youth.
 - 2. Ensure the youth receives assistance with interpreting the credit report.
 - (a) Provide direct assistance.
 - (b) Refer to an agency that provides assistance.
 - (c) Ensure reports are kept confidential.
 - i. Do not attach a youth's credit report to any court report.
 - ii. Do not distribute a youth's credit report.
 - iii. Keep all credit reports in a separate, sealed part of the probation file, Section 4.
 - (d) Advise youth about the sensitive nature of credit information and how to keep the credit report safe.
 - (e) Make a CE narrative entry and provide CMS/CWS OS with narrative to include:
 - i. Credit reports were requested from all three (3) CRAs at no cost to youth.
 - ii. The date credit reports were received from CRAs.
 - iii. The date credit reports were provided to the youth.
 - iv. How the youth received assistance with interpreting the credit report and resolving inaccuracies.
 - v. Referrals made for assistance and any resulting action.
 - vi. Any communication from CDSS indicating the youth does/ does not have a credit report, as determined by the CRAs.
 - B. Youth age 18 and older/ NMD:
 - 1. Ensure credit reports are kept confidential.
 - 2. NMDs may request and receive the credit reports themselves.

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3. Probation must ensure NMDs receive assistance in requesting and reviewing the credit reports.
4. The level of assistance the NMD receives should be based on NMD's developmental needs and may include:
 - (a) Refer the NMD to the www.annualcreditreport.com website, where the NMD may obtain and complete the request form via a secure website.
 - (b) Assist with accessing the website to complete online.
 - (c) Provide request form and assist with completion.
 - (d) Provide the phone number for making a request; assist with call.
 - (e) Secure written authorization from NMD in order for Probation to receive the credit report on his/her behalf.
 - (f) Explain importance of obtaining a credit report.
- C. Document the following in the NMD's Case Plan and CE; AB12 OA to input into CWS/CMS:
 1. Efforts made to assist NMD in obtaining a credit report.
 2. How the PO ensured the NMD received assistance with interpreting report, resolving inaccuracies, referrals made for assistance and any resulting actions.
 3. Barriers to obtaining a credit report and steps to resolve them.
 4. If NMD refuses to request a credit report, the efforts made to assist the NMD in requesting the credit report and understanding the value of being knowledgeable about one's credit.
 5. All of the above may be included as a goal in the NMD's Transitional Independent Living Plan (TILP).