



State of Florida  
Department of Children and Families

Rick Scott  
Governor

David E. Wilkins  
Secretary

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**DATE:** December 6, 2011

**TO:** Regional Directors

**THROUGH:** John Cooper, Assistant Secretary for Operations  
Jamie Self, Ed.D., Executive Director Family and Community Services

**FROM:** Christie Ferris, Director of Child Welfare

**SUBJECT:** Consumer Credit Checks for Minors

**ACTION REQUESTED:** Implement Public Law 112-34  
**DUE DATE:** Effective Upon Receipt

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**PURPOSE:** This memorandum provides clarification on how to acquire consumer credit histories for minors so as to ensure compliance with provisions contained within the Child and Family Services Improvement Act (Public Law 112-34).

**BACKGROUND:** The Child and Family Services Improvement Act requires that every child 16 years of age and older that is in the foster care system receive a free copy of their consumer credit history on an annual basis. Additionally, they must receive assistance in interpreting and managing that information until they are discharged from care. None of the three major Credit Reporting Agencies (CRA) currently allows for a minor's credit history to be accessed or checked via any online reporting tool. Therefore, the only manner in which a minor's credit history can be checked is by mailing a written request with supporting documentation to any one of the three CRAs.

**ACTION REQUIRED:** Please ensure the requirements of Public Law 112-34 are implemented. The requirements for acquiring a copy of a child's consumer credit history are as follows:

- You must contact any one of the three major Credit Reporting Agencies (CRA) in writing.
- All correspondence should be sent by certified mail, return receipt. This correspondence should include:
  - A cover letter including:
    - The full name of the child.
    - The contact information for the adult making the request.

1317 Winewood Boulevard, Tallahassee, Florida 32399-0700

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Mission: Protect the Vulnerable, Promote Strong and Economically Self-Sufficient Families, and Advance Personal and Family Recovery and Resiliency

- A clear statement indicating that the child has been placed into the state foster care system through a court order and that you are making this request pursuant to the requirements established under the Child and Family Services Improvement Act (Public Law 112-34).
  - The address where any credit history results should be sent.
  - A copy of the child's birth certificate.
  - A copy of the child's Social Security card.
  - A copy of the court order that placed the child into the state foster care system.
- If you do not get a response from a CRA within 30 days after getting your return receipt postcard, please consider filing a complaint with the Federal Trade Commission.

The addresses for each of the three major Credit Reporting Agencies are:

**Transunion**  
P.O. Box 6790  
Fullerton, CA 92834

**Experian**  
P.O. Box 9532  
Allen, TX 75013

**Equifax**  
Office of Consumer Affairs  
P.O. Box 105139  
Atlanta, GA 30348

Information on how to read and file a credit dispute is available at each of the major Credit Reporting Agencies' (CRA) websites.

**Transunion**  
<http://www.transunion.com/>

**Experian**  
<http://www.experian.com/>

**Equifax**  
[http://www.equifax.com/home/en\\_us](http://www.equifax.com/home/en_us)

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Finally, Florida's Children First, Inc. is willing to provide general legal assistance for those children that have incorrect credit information appearing on their credit history reports. However, before contacting Florida's Children First, Inc. you should first make an effort to resolve any issues with the Credit Reporting Agency (CRA) through that CRA's standard dispute process. Additionally, if your area of the state has an established relationship with your local legal aid program you should contact that agency first. The contact person and information for Florida's Children First, Inc. is;

Robin Rosenberg, Deputy Director  
Florida's Children First, Inc.  
P.O. Box 1812  
Tampa, FL 33601-1812  
813-625-3722

**CONTACT INFORMATION:** If you have questions or need additional information contact Hans Soder by phone at 850-717-4632 or 850-410-8534 or by email at [Hans\\_Soder@dcf.state.fl.us](mailto:Hans_Soder@dcf.state.fl.us)

cc: Community-Based Care Lead Agencies  
Contract Managers