Credit Reports 28-1-7

Policy	The Department of Children and Families (DCF) shall provide a free consumer credit report to each youth in out-of-home placement care ages 14 through 18, at least once each year until the youth is discharged from DCF care. Young adults 18 and over may access their credit reports with support and assistance from the Transitional Support Social Worker (TSS). **Legal reference:** C.G.S. section 17a-114b; 42 U.S.C. section 475(5)(I); "Consumer Report" is defined in 15 U.S.C.
Credit Report Liaison	The DCF Office of Fiscal Services (OFS) shall act as a liaison to the three major credit reporting agencies (TransUnion, Experian and Equifax). A fiscal services representative shall secure the necessary credit reports and pass them on to the youth's assigned TSS noting any anomalous credit activity.
Accessing Credit Reports	Youth aged 18 and over shall have the option to sign a consent for OFS staff to secure consumer credit reports or the assigned TSS may teach youth how to obtain the credit report for themselves by using the free online service annualcreditreport.com. At the end of each fiscal year quarter, the OFS shall obtain from the computer system a list of DCF youth in out-of-home placement who are turning 14 years of age. Within 15 days after the youth's 14th birthday, the youth's name and other necessary information shall be submitted by OFS to the three major credit reporting agencies using procedures developed in conjunction with those agencies. At the end of each fiscal year, the OFS staff shall obtain from the computer system a list of all DCF foster youth who are age 14 through 18 and submit the names and other necessary information to the credit reporting agencies within one year of the date the last credit report was requested.
Review and Resolving Credit Report Issues	When a credit report is received from an agency, the assigned OFS staff shall review it for anomalous credit activity. The credit report shall then be sent to the youth's TSS with a note stating whether there are any issues that may require resolution.

Continued on next page

Credit Reports 28-1-7

Review and Resolving Credit Report Issues, continued

The TSS shall provide the credit report to the youth and help the youth interpret it and resolve the issues.

The TSS shall send a copy of the credit report to the youth's attorney using the DCF-777 "Credit Report to Child's Attorney", which requests that the attorney also review the report with the youth and assist with any problems.

The TSS shall work with the assigned OFS credit agency liaison, the youth's attorney, the youth's creditors and DCF legal staff, as necessary, to resolve all issues on the credit report including the expungement of fraudulent information.

The credit reporting agencies may require a copy of the youth's birth certificate and the court order of commitment before expunging information. The TSS shall obtain the birth certificate and court order for the OFS staff. If the birth certificate or court order is not provided to OFS staff in a timely manner, the OFS staff shall notify the TSS, the supervisor and the program supervisor. The credit reporting agency will provide written acknowledgement to the OFS staff of the request for expungement and the action taken.

All documentation to and from the credit reporting agencies shall be copied by OFS staff to the TSS and filed in the uniform case record.

All conversations and activity related to a youth's credit report shall be documented in the computer system.

Resolving Fraud or Identity Theft

Credit fraud or identify theft discovered shall be reported to OFS, which shall notify the Office of the Chief State's Attorney using the DCF-778 "Credit Report Letter to State's Attorney". The TSS shall promptly provide any additional information requested by the Chief State's Attorney for investigation and prosecution.