

# Annual Credit Report for Youth 16 and Older

Rhode Island Department of Children, Youth and Families

**Staff Protocol: 1300.0000**

**Effective Date: October 2, 2012**

**Version: 1**

In compliance with the Child and Family Services Improvement and Innovation Act (Public Law 112-34), the Department of Children, Youth and Families ensures that each child age 16 and older in foster care receives a copy of all consumer credit reports annually until discharged from foster care and is assisted in interpreting the credit report and resolving any inaccuracies.

## Related Procedure

[Annual Credit Report for Youth 16 and Older](#)

## Related Policy

[Comprehensive Assessment and Service Planning](#)

## Annual Credit Report for Youth 16 and Older

### Procedure From Protocol 1300.0000: Annual Credit Report for Youth 16 and Older

- A. The Department worker annually contacts all three credit report agencies to determine if youth in care aged 16 or older has a credit report and files the results of the credit checks in the youth's case record.
1. Equifax requests that the Department contact one of the following individuals:
    - a. Gary Poch – 678-795-7787 or [gary.poch@equifax.com](mailto:gary.poch@equifax.com)
    - b. Troy Kubes – 678-795-7777 or [troy.kubes@equifax.com](mailto:troy.kubes@equifax.com)
  2. Experian requests that the Department send proof for each person they are requesting a credit report for indicating that the youth is in foster care.
    - a. Sensitive information may be redacted from the court order as long as the identification of the minor remains intact.
    - b. The primary worker completes DCYF Form #204, Request for Credit Check and mails to:  
Experian National Consumer Assistance Center  
PO Box 9701 Allen, Texas 75013.
    - c. Upon receipt, the NCAC will process the request under the annual free credit report type and send the report back to the Department through regular mail. For security purposes, the envelope will not indicate Experian. If there is a report, the account information will be truncated, the Social Security Number for the youth will not appear on the report and any variations of the Social Security Number, will be truncated.
    - d. Contact information for questions:  
Cathy Jones  
Director Regulatory Compliance and Risk Management  
Phone: 714 830-7218  
Email: [cathy.jones@experian.com](mailto:cathy.jones@experian.com)  
Alternate Contact:  
Jonathan Sepe  
Compliance Specialist Lead  
Phone: 714 830-7227  
Email: [jonathan.sepe@experian.com](mailto:jonathan.sepe@experian.com)
  3. TransUnion requests that the Department contact TransUnion directly to obtain credit information:
    - a. Angela Harp at 714-680-7268 or [aharp@transunion.com](mailto:aharp@transunion.com)
    - b. Eric Rosenberg at 312-466-6323 or [erosenb@transunion.com](mailto:erosenb@transunion.com)
- B. If the Department receives confirmation that a youth has been the victim of identity theft, the primary worker contacts the legal department to assist with the fraud resolution process.

REQUEST FOR CREDIT CHECK

Date:                     Expedia                     TransUnion                     Experion

Documentation of youth in foster care attached.

Name of Youth:

Youth's  
DOB: \_\_\_\_\_

Youth's Current  
Address: \_\_\_\_\_

Youth's  
SSN: \_\_\_\_\_

Previous Address(es) within the last two years:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

**NO CREDIT REPORT FOUND**

**CREDIT REPORT FOUND**

PLEASE RETURN TO:

Social  
Worker: \_\_\_\_\_ Phone: \_\_\_\_\_

Supervisor: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_