

Lois Ann Day, Director  
Child Welfare Programs

**Authorized Signature**

**Number:** CW-AR-12-001

**Issue Date:** 01/13/2012

**Topic:** Foster Care

**Due Date:** 01/13/2012

**Subject:** Providing consumer credit reports to teens in care

**Applies to (check all that apply):**

- |   |   |
|---|---|
| <input type="checkbox"/> All DHS employees                        | <input type="checkbox"/> County Mental Health Directors       |
| <input type="checkbox"/> Area Agencies on Aging                   | <input type="checkbox"/> Health Services                      |
| <input checked="" type="checkbox"/> Children, Adults and Families | <input type="checkbox"/> Seniors and People with Disabilities |
| <input type="checkbox"/> County DD Program Managers               | <input type="checkbox"/> Other (please specify):              |

**Action Required:**

Each child 16 years and older must receive a copy of any consumer credit report once each year until the court has dismissed jurisdiction.

In addition to receiving a copy of the consumer credit report, the youth must have some assistance in interpreting the credit report and resolving any inaccuracies in that report. Helpful information about understanding credit reports can be found on the Federal Trade Commission web page at:

<http://www.ftc.gov/bcp/edu/microsites/freereports/index.shtml>.

This web site provides helpful information on why it is important to review a credit report and how to access a free credit report annually.

A good time to review the credit report is when you are either developing or reviewing the youth's comprehensive transition plan. It is important to have this review again during the benchmark review prior to the youth reaching the age of 18. In any case, the review of the consumer credit report must occur annually with the youth.

The ILP program is also contacting all the ILP contractors to inform them of this annual requirement. Caseworkers may want to contact the youth's ILP provider to coordinate who will review the consumer credit report with the youth.

Document in a case note when this review has occurred. If the consumer credit report

is also discussed when developing the youth's transition plan, note the review in the comprehensive transition plan, employment section.

**Reason for Action:**

Public Law 112-34, The Child and Family services Improvement and Innovation Act was signed into law on September 30, 2011. This act amends the case review system definition to require that each child age 16 and older in foster care receives a copy of a consumer credit report each year until discharged from foster care, and must be assisted in interpreting the credit report and resolving any inconsistencies (section 475(5)(l) of the Act).

Because child welfare is a Title IV-E agency, we are obligated to comply with the provisions of this legislation. More importantly, an annual review of a youth's consumer credit report ensures there is some oversight of such a report, that no one is fraudulently using the youth's identity or misusing any of the youth's resources.

**Field/Stakeholder review:**       Yes       No

**If yes, reviewed by:**

*If you have any questions about this action request, contact:*

|                    |  |             |              |
|--------------------|--|-------------|--------------|
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