

**TUSCARAWAS COUNTY JOB & FAMILY SERVICES
CREDIT CHECKS FOR YOUTH IN FOSTER CARE**

POLICY

Tuscarawas County Job & Family Services will check the credit of each child in its custody within sixty (60) days of the child reaching the age of fourteen (14) and annually thereafter as long as they remain in agency custody. (O.A.C. 5101:2-42-19; and O.A.C. 5101:2-38-10)

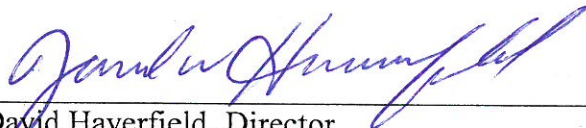
PROCEDURE

1. The Med/Ed Clerk for each child in the custody of the agency, regardless of legal status, shall obtain a credit report on the child within sixty (60) days of the youth turning age fourteen (14). Credit checks shall then be done annually as long as the child remains in agency custody. The Med/Ed Clerk is responsible for tracking these credit checks to insure that they are done timely.
2. Credit checks are done with Equifax, Transunion, and Experian National Consumer. These are requested online with the foster child's full name, DOB, SS #, and agency address as follows:
 - a. **EQUIFAX**
Website is: www.eport.equifax.com
 - b. **TRANSUNION**
Website is: www.direct.transunion.com
 - c. **EXPERIAN NATIONAL CONSUMER**
Website is: experian.com
3. The Med/Ed Clerk will send the Credit Check Reports for each foster child to the foster child's Case Manager, after the Med/Ed Clerk scans the Reports into the Credit Checks folder in the SS Public Folder in the R Drive.
4. The Med/Ed Clerk inputs the credit check information in the child's Independent Living Section of SACWIS.
5. The case manager gives the child a copy of the credit reports and is responsible for assisting the child in interpreting and understanding their credit report. Additionally, assistance should be provided to help them resolve any inaccuracies in the report.
6. In the event any irregularities or inconsistencies in the report are discovered, the case manager shall contact the office of the Ohio Attorney General who will assist with resolution of any issues.
 - a. The case manager should send correspondence on agency letterhead to the Office of the Ohio Attorney General, Consumer Protection Section—Identity Theft Unit, 30 East Broad Street, 14th Floor, Columbus, Ohio 43215.

- b. Included with the same should be a copy of each child's credit check received, any correspondence sent by the agency to request the same, and a copy of the Attorney General's Identity Theft Affidavit which can be found at the following link:
<http://www.ohioattorneygeneral.gov/OhioAttorneyGeneral/files/ae/ae22a58c-57dc-4861-98dc-9f5f1eb4781d.pdf>.

7. The case manager completes the following SACWIS activity logs:

- a. Complete an activity log when the credit report is reviewed with the child. The same should note that the child was assisted in reviewing the same and provided assistance in interpretation of the same and resolution of any inconsistencies, if the same is accurate.
- b. Document in the first Semi-Annual Administrative Review after the child turns age 14, the following language, if appropriate: "The child received a copy of their consumer credit reports and was assisted with the interpretation of the same and was assisted with the resolution of any inconsistencies in the reports."



David Haverfield, Director

12-11-17
Effective Date