

## **Child and Family Services Policy Manual: Child Protection Services Documenting Credit Check Review and Results for Chafee Eligible Youth**

### **Background**

Building and maintaining credit is vital to successful transition from foster care. Information on credit reports is used to evaluate applications for credit, employment, insurance, and renting or buying a home. Monitoring credit reports is one of the best ways to discover identity theft. With this in mind, the President signed the 'Child and Family Services Improvement and Innovation Act' into law on September 30, 2011. Among other provisions, the Improvement and Innovation Act amends the case review system definition to require that each child age 16 and older in foster care receive a copy of any consumer credit report annually until discharged from foster care, and must be assisted in interpreting the credit report and resolving any inaccuracies as referenced in Section 475(5)(l) of the Social Security Act.

Per this new federal law, the Montana Child and Family Services Division (CFSD) will work with the three credit reporting bureaus, Equifax, Experian and TransUnion, to provide and assist all foster care youth in producing a credit report and interpreting their credit report annually. Steps that CFSD will take include the following:

### **Obtaining Credit Checks**

The Chafee Grant Manager will work directly with representatives of the three listed credit reporting bureaus to identify the information needed on each youth who turns 16 years of age during the reporting month, and establish a protocol to submit the youth's full names, current addresses, social security numbers, dates of birth, and known addresses within the past two years.

The Chafee Grant Manager will upload the credit check results into DOCGEN under the name of the youth. The Chafee Grant Manager will then notify each youth's assigned CPS Specialist and inform them of the results of the credit reports and their availability in the DOCGEN system. CPS Specialists have the obligation to share a copy of any consumer credit report with each child age 16 and older in foster care annually until discharged from foster care, and must be assisted in interpreting the credit report and resolving any inaccuracies.

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Below are available resources to reading/understanding credit report results:

<http://credit.about.com/od/creditreportscoring/ss/creditrepoert.htm>  
<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth08.pdf>

### CAPS Entry of Services

Once all credit reports are received without inaccuracies, the Chafee Grant Manager will access ACTD in the CAPS system and enter CCN (Credit Check Nothing Reported) for the youth identified in the reports. If any inaccuracies are found on any of the three credit reports, the Chafee Grant Manager will work with the credit bureau(s) whom are the source of the inaccuracies and any other necessary parties to the inaccuracies until such a time that the inaccuracies are corrected. The Chafee Grant Manager will inform the assigned CPS Specialist or Supervisor of any progress (or regression) regarding the inaccuracies. All attempts to alleviate potential credit issues will be entered on ACTD under code CCC (Credit Check Corrected) by the Chafee Grant Manager until such a time that the inaccuracies are corrected.

The youth's assigned CPS Specialist will meet with the identified youth at the next monthly meeting and review the results of the credit check. Upon review and assisting the youth in reading/understanding the credit check results, the CPS Specialist will access ACTD to record the review under code CCR (Credit Check Reviewed).

This process will repeat annually until the youth ages out of care.