

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

Protecting Your Child's Personal Information at School

Back to school — an annual ritual that includes buying new notebooks, packing lunches, coordinating transportation, and filling out forms: registration forms, health forms, permission slips, and emergency contact forms, to name a few. Many school forms require personal and, sometimes, sensitive information. In the wrong hands, this information can be used to commit fraud in your child's name. For example, a child's Social Security number can be used by identity thieves and other criminals to apply for government benefits, open bank and credit card accounts, apply for a loan or utility service, or rent a place to live.

The Federal Trade Commission (FTC), the nation's consumer protection agency, cautions that when children are victims of identity theft, the crime may go undetected for years — or at least until they apply for a job, a student loan or a car loan, or want to rent an apartment.

Limiting the Risks of Identity Theft

There are laws that help safeguard your child's and your family's personal information. For example, the federal Family Educational Rights and Privacy Act (FERPA), enforced by the U.S. Department of Education, protects the privacy of student education records. It also gives parents of school-age kids the right to opt-out of sharing contact or other directory information with third parties, including other families.

If you're a parent with a child who's enrolled in school, the FTC suggests that you:

- **find out who has access to your child's personal information**, and verify that the records are kept in a secure location.
- **pay attention to materials sent home** with your child, through the mail or by email, that ask for personal information. Look for terms like "personally identifiable information," "directory information," and "opt-out." Before you reveal any personal information about your child, find out how it will be used, whether it will be shared, and with whom.
- **read the annual notice schools must distribute that explains your rights under FERPA.** This federal law protects the privacy of student education records, and gives you the right to:
 - » inspect and review your child's education records;
 - » consent to the disclosure of personal information in the records; and
 - » ask to correct errors in the records.

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- **ask your child's school about its directory information policy.** Student directory information can include your child's name, address, date of birth, telephone number, email address, and photo. FERPA requires schools to notify parents and guardians about their school directory policy, and give you the right to opt-out of the release of directory information to third parties. It's best to put your request in writing and keep a copy for your files. If you don't opt-out, directory information may be available not only to the people in your child's class and school, but also to the general public.
 - **ask for a copy of your school's policy on surveys.** The Protection of Pupil Rights Amendment (PPRA) gives you the right to see surveys and instructional materials before they are distributed to students.
 - **consider programs that take place at the school but aren't sponsored by the school.** Your child may participate in programs, like sports and music activities, that aren't formally sponsored by the school. These programs may have web sites where children are named and pictured. Read the privacy policies of these organizations, and make sure you understand how your child's information will be used and shared.
 - **take action if your child's school experiences a data breach.** Contact the school to learn more. Talk with teachers, staff, or administrators about the incident and their practices. Keep a written record of your conversations. Write a letter to the appropriate administrator, and to the school board, if necessary.

File a complaint

You may file a written complaint with the U.S. Department of Education. Contact the Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Ave., SW, Washington, DC 20202-5920, and keep a copy for your records.

For More Information

To learn more about child identity theft and how to deal with its consequences, read **Safeguarding Your Child's Future** or visit ftc.gov/idtheft.

You may have additional rights under state law: contact your **local consumer protection agency** or your **state attorney general** for details.