

EFFECTIVE

Immediately upon receipt.

SUBJECT

Annual Credit Reports

Building and maintaining credit is vital to a successful transition from foster care. Information on credit reports is used to evaluate applications for credit, employment, insurance, and renting a home. On September 30, 2011, the Foster Youth Financial Security Act was passed to assist youth age 16 and older, in foster care, in obtaining a copy of his/her annual credit report. This law aims to ensure youth are protected against identity theft and are being assisted in clearing up any inaccuracies that are found.

Central Office will perform a one-time batch processing request of credit reports for all youth age 16 years and older, who are currently in care as of April 1, 2012. The reports will be sent to the youth's assigned worker for review. After April 1, 2012, the following credit report requesting process will be implemented:

Process

Credit reports must be requested by the assigned worker, on the Annual Credit Report Request Form, and mailed to:

Attn: Credit Reporting Analyst
 Foster Care Program Office
 235 S. Grand Ave.
 Suite 510
 Lansing, MI 48933

A copy of the request must be placed in the youth's file. When the credit report is returned, the foster care worker must review the findings with the youth and assist him/her in identifying and addressing any discrepancies in the report. The original report must be given to the youth and a copy must be placed in the youth's file.

Time Frames

When a youth in foster care placement reaches his or her 16th birthday, the foster care worker must request a credit report, on the youth's behalf. Reports must be requested within 30 calendar days of the youth's birthday.

For youth entering foster care after his/her 16th birthday, the foster care worker must request a credit report within 30 calendar days of entering care.

Credit reports must be requested annually, thereafter.

**MANUAL
MAINTENANCE
INSTRUCTIONS**