

**DIVISION OF CHILDREN AND FAMILY SERVICES  
ADMINISTRATIVE MEMO #2-2012**

To: All Children and Family Services Staff

From: Christine M. Hanus, Child Welfare Administrator  
Division of Children and Family Services

Approved by : Scot L. Adams, Ph.D., Interim Director  
Division of Children and Family Services  
Department of Health and Human Services

Date: January 17, 2012

RE: Credit Reports for youth age 16 and older

Effective Immediately

Duration: Until revised regulation is issued.

Contact: Shirley Pickens White at (402) 471-9196 or  
shirley.pickenswhite@nebraska.gov.



Purpose: The purpose of this memo is to clarify requirements under the Child and Family Services Improvement and Innovation Act in reference to youth age 16 and older in foster care.

History: The Child and Family Services Improvement and Innovation Act (Public Law 112-34) was signed into law on September 30, 2011 and includes a requirement that every foster youth age 16 or older receive a free copy of any consumer credit report each year until discharged from foster care. The youth must receive assistance in interpreting the report and resolving any inconsistencies that are found.

Action Required: Within the first 30 days after a youth age 16 or older enters into foster care, staff will discuss the importance of obtaining a copy of the credit report with the youth and will request a copy of the youth's credit report.

For youth age 16 and older that are already in care, staff will obtain a copy of the first credit report within 60 days of receiving this memo.

Subsequent requests for credit reports must be made on an annual basis until the youth is discharged from care.

There are three ways to order a copy of the credit report: visit the website at [www.annualcreditreport.com](http://www.annualcreditreport.com), call 1-877-322-8228, or complete the Annual Credit Report Request Form and mailing the completed form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Upon receipt of the credit report, staff will review the report with the youth and provide a copy of the report to the youth. A copy of the report will also be placed in youth's file.

A guide to help staff understand and interpret the credit report can be found at <http://www.creditinfocenter.com/creditreports/decoderp.shtml>

If inaccuracies are found, staff will assist youth in resolving such inaccuracies as warranted on a case-by-case basis. A step-by-step guide to help staff determine what steps need to be taken to correcting the problems can be found at <http://www.allaboutcreditreports.com/CorrectYourCreditReports.cfm>.

Staff will document that the youth received a copy of the report and any assistance provided to the youth in NFOCUS.