

Division of Children and Family Services Protection and Safety Procedure # 15-2015	
Regarding:	Credit Reports for Youth in Foster Care
Date Effective:	07/23/2015
Rescind:	#17-2013 – Page 44 7.F
Contact:	Deanna Brakhage at 402-471-9331 or Deanna.brakhage@nebraska.gov
Issue by:	Tony Green, Acting Director, Division of Children and Family Services



Philosophy:

Building, maintaining and monitoring an individual’s credit is a critical life skill that all youth transitioning into adulthood should acquire. The Division of Children and Family Services will ensure youth age 14 and older, who are in foster care, receive a copy of their Credit Report each year until they are no longer a State Ward.

Procedure:

The DCFS Central Office staff person will request an individual Credit Report for each youth age 14 and older, who are in foster care, on an annual basis. The Credit Report will be generated by the three credit reporting agencies (Trans Union, Equifax and Experian). Each month, the assigned DCFS Central Office staff person will complete and submit the required information for each credit reporting agency for youth:

- a) Whose birthday fell within the month; and
- b) Who entered care during the previous month.

The CFS Specialist must:

1. Review the Credit Report and discuss with the youth the need for a Credit Report and what to look for when reviewing a Credit Report. Assistance can be given by the Independent Living Program Specialist.
2. Contact the Independent Living Program Specialist who will facilitate correction of the inaccuracies and/or fraud and teach the youth how to resolve future inaccuracies.
3. Document in a “contact” narrative in NFOCUS the date of the conversation with the youth, clearly identifying what was discussed regarding the youth’s credit report and if the Independent Living Program Specialist was contacted regarding an inaccuracy or concern.
4. Document Credit Report information in the summary of the court report. This should include the credit reports received, dates of the report, report results (i.e. no record found, address discrepancy, inaccuracies) and if the Independent Living Program Specialist was contacted regarding an inaccuracy or concern.
5. Not be made a part of the Court Report.
6. Scan each Credit Report into NFOCUS under the ID section. Maintain a hard copy in the youth’s CFS case file. Provide the originals of the Credit Reports to the youth prior to the youth exiting foster care.

References:

Federal Child and Family Services Improvement and Innovation Act- October 1, 2011. 42 U.S.C. 675(5)(I)