



Successful Youth • Strong Leaders • Safer Communities

# MARYLAND Department of Juvenile Services

## POLICY

**SUBJECT: Youth Credit Report Policy**

**NUMBER: CS-127-18**

**APPLICABLE TO: All Case Management Specialist, Case Management Specialist Supervisors and Regional Directors**

**APPROVED:** \_\_\_\_\_ /s/ signature on original

\_\_\_\_\_  
/Sam Abed, Secretary

**REVISION DATE:** \_\_\_\_\_ 8/31/18

### **I. POLICY**

This policy establishes the requirements for providing Identity Theft Prevention, annual Credit Report Services, and assistance with credit repair for youth who are 14 years old or older, are committed to the Department of Juvenile Services (DJS), and are Title IV-E eligible and in placement.

DJS will request a copy of the annual credit report for committed Title IV-E eligible youth from all three major credit reporting agencies (Equifax, Experian, and TransUnion).

### **II. AUTHORITY**

- A. Public Law 112-34, Section 42 U.S.C § 675(5)(I), Child and Family Services Improvement and Innovation Act, October 1, 2011
- B. MD. CODE ANN., HUM SERVS., §9-203 and §9-204
- C. MD. CODE ANN., CTS. & JUD. PROC. § 3-8A-27(b)(6)

### **III. DIRECTIVES/POLICIES RESCINDED**

Youth Credit Report Policy, MGT-620-16

### **IV. FAILURE TO COMPLY**

Failure to comply with the Department's Policy and Procedures shall be grounds for disciplinary action up to and including termination of employment.

### **V. STANDARD OPERATING PROCEDURES**

Standard operating procedures have been developed and are attached to the policy.

**VI. REVISION HISTORY**

DESCRIPTION OF REVISION	DATE OF REVISION
New policy issued.	5/17/16
Policy reissued with new number.	8/31/18



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## PROCEDURES

**SUBJECT:** Youth Credit Report Policy  
**NUMBER:** CS-127-18  
**APPLICABLE TO:** All Case Management Specialist, Case Management Specialist Supervisors and Regional Directors

**APPROVED:** \_\_\_\_\_ /s/ signature on original

**Scott Beal**  
Executive Director for Community Services

**DATE:** \_\_\_\_\_ 8/28/18

### **I. PURPOSE**

These procedures establish guidelines for DJS staff to request annual credit reports for committed youth who are Title IV-E eligible and in placement, review the credit reports with the youth, and if necessary, resolve any erroneous information or fraud.

### **II. PROCEDURES**

A. The DJS Youth Assistance Unit (YAU) shall:

1. Request credit reports:
  - a. For youth ages 14 through 17 years who are committed to DJS and are Title IV-E eligible, submit credit report requests to the three major credit agencies; and
  - b. For youth 18 years or older, notify the youth's CMS to request a signed *Authorization for the Youth's Credit Report (Appendix 1)*; and once a signed authorization is received, submit credit report requests to the three major credit agencies.
2. Once the credit reports are received, forward the completed credit reports to the appropriate Regional Director for distribution to the appropriate case manager.

B. The CMS shall:

1. For all youth 18 years or older for whom an authorization form has been requested by the YAU,
  - a. discuss the credit report process with the youth and get a signed *Authorization for the Youth's Credit Report (Appendix 1)* from the youth;
  - b. if the youth does not wish to get a credit report, document the refusal on the form; and
  - c. return the form to the YAU.

2. Once a completed credit report is received, review the information from the youth's credit reports with the youth;
3. If evidence exists that identity theft occurred or if any inaccuracies need to be corrected:
  - a. Discuss the identity theft or inaccuracies with the youth; and
  - b. Notify the Identity Theft Unit in the Office of the Attorney General of Maryland at [idtheft@oag.state.md.us](mailto:idtheft@oag.state.md.us) or at (410) 576-6491 to request resolution of the theft or inaccuracies. Note: youth ages 18 and older may choose not to have any action taken on their behalf.
4. Document credit report information in ASSIST Folder Notes by:
  - a. Listing the names of the credit bureaus from which the youth obtained his/her consumer report and the date received;
  - b. Listing the date the CMS and youth discussed the findings of the credit report;
  - c. Documenting what was done to correct the error, if any discrepancies were found; or documenting that the youth chose not to have any action taken on their behalf; and
  - d. Filing the report in the youth's case and documenting the actions taken to locate the youth, if the youth is no longer committed and cannot be located.

**III. RESPONSIBILITY**

Regional Directors are responsible for implementation and compliance with this procedure.

**IV. INTERPRETATION**

The Deputy Secretary for Operations shall be responsible for interpreting and granting any exceptions to these procedures.

**V. LOCAL OPERATING PROCEDURES REQUIRED**

No

**VI. DIRECTIVES/POLICIES REFERENCED**

No policies referenced.

**VII. APPENDICES**

1. Authorization for the Youth's Credit Report



# DJS POLICY AND STANDARD OPERATING PROCEDURES

## Statement of Receipt and Acknowledgment of Review

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**SUBJECT:** Youth Credit Report Policy  
**NUMBER:** CS-127-18  
**APPLICABLE TO:** All Case Management Specialist, Case Management Specialist Supervisors and Regional Directors  
**REVISION DATE:** August 31, 2018

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I have received and reviewed a copy (electronic or paper) of the above titled policy.

I understand that failure to sign this acknowledgment form within five working days of receipt of the policy shall be grounds for disciplinary action up to and including termination of employment.

I understand that I will be held accountable for implementing this policy even if I fail to sign this acknowledgment form.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
PRINT FULL NAME

\_\_\_\_\_  
DATE

\_\_\_\_\_  
WORK LOCATION

***SEND THE ORIGINAL, SIGNED COPY TO THE DIRECTOR OF THE DJS OFFICE OF HUMAN RESOURCES FOR PLACEMENT IN YOUR PERSONNEL FILE.***

Boyd K. Rutherford  
Lt. Governor

Larry Hogan  
Governor

Sam Abed  
Secretary

**AUTHORIZATION FOR/REFUSAL OF YOUTH CREDIT REPORT**  
(For Youth 18 Years of Age or Older)

Federal regulations require that each youth in foster care who is age 14 years or older receives, without cost, a copy of any Consumer Credit Report pertaining to the youth each year until the youth is discharged from care. DJS shall request a copy of the consumer credit report and provide the youth with assistance in interpreting and resolving any inaccuracies in the report.

Upon your authorization, DJS will request your consumer credit report to determine if your credit information or identity is being misused. A Consumer Credit Report is a record of the history of borrowing and repaying debt made in your name. Identity Theft happens when someone improperly uses your personal information to apply for credit or loans. A consumer credit report can determine if your information is being misused. If someone is misusing your personal information and committing fraud, your DJS case manager will assist you in taking immediate action to rectify the matter, and protect your identity and future credit worthiness.

If you are 18 years of age or older, you may choose whether to request a copy of your credit report and may refuse to have your credit issues corrected.

By completing this form, you are declaring whether you want the Department of Juvenile Services to request a copy of your Consumer Credit Report.

Check one of the below:

I, \_\_\_\_\_ (Print Name) want DJS to request a Consumer Credit Report in my name.

I, \_\_\_\_\_ (Print Name) **do not want** DJS to request a Consumer Credit Report in my name.

\_\_\_\_\_  
*YOUTH'S SIGNATURE*

\_\_\_\_\_  
*DATE*

\_\_\_\_\_  
*DOB*

\_\_\_\_\_  
*CASE MANAGER'S SIGNATURE*

\_\_\_\_\_  
*DATE*