

My 11 year old just received a CREDIT CARD!!!

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**By Yolanda Kennedy**

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Have you notice that you can barley get though all your junk mail and now your kids are getting junk mail. Sometimes they are receiving magazines in their names or even pre approved credit cards. How can this be when they don't even have jobs?

Well, mom or dad you may be contributing to this madness. How many times this year have you given out your child's social security number? Many doctor's offices are asking for your child's social security number now and if you are like most parents you give it out and not even think twice about it. Does your child have a credit union or bank account in their name? Are your children, (with your permission) giving their contact information on kid's sites on the net?

These are all places that sometimes sell or share (as they like to state) information with their partner companies. This is only one way that some of these companies get your child's information. Another way is if your child has a bank account. Some companies use the databases of major credit reporting companies like Trans Union, Equifax, Experian or Innovis. After obtaining data then your child's information goes into the databases with everyone else and guess what...the company does not have a clue that this person is a minor.

Educate your child about the importance of their social security number and how they have a right to keep it private. Also, take note of these tips to minimize the credit madness:

·Most doctors, dentists and other medical professional offices like to have social security numbers for record keeping purposes. If you are asked for your child's social security number find out why they need it, if you do not think that it is a viable reason, you can refuse to give it. Your child is not responsible for paying the bill and they probably already have your social security number because you are the one insured.

·If your child insists on getting the latest free download (even if it is a kid's site) give your contact information.

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·Call The Opt–Out Department at 1–888–567–8688. You can have your family excluded for 2 years or permanently from all the pre approved credit offers that use the major credit reporting databases .

Above all, be as protective about your child's personal information as you are with your child. Just like we teach our children to be cautious toward strangers, we need to teach them to guard their personal information equally as well.

Yolanda Kennedy is a mother, wife, friend and neighbor who believes education is the key to building the life you want for your family. Her business [www.UnitedHomesByOwner.com](http://www.UnitedHomesByOwner.com) helps homeowners save thousands instead of paying it to an agent.

### **Tips To Apply For A Credit Card.**

**By Anthony Hamerton**

#### Tips To Apply For A Credit Card

Filling out a credit card application is just like filling out a job application—everyone needs some tips to use so that they get approved.

If your credit is bad, then it may be a little more difficult to get a credit card than if you have good credit. Do not give up, because there are hundreds of companies out there that offer credit cards for people with bad credit and if you shop around, you will find the credit card that is just right for you.

If you are researching credit cards, the first place that you can get information is the Internet. The Internet has a lot of information about many different credit cards, including their rates, fees, and incentives, so that you can find the best credit card for you.

There are some credit card companies that say that they will give you a credit card with no credit check. However, keep in mind that having a credit card almost always means that you are going to go into debt. Be cautious when choosing the credit card for you. Read the fine print of their terms and agreements to make sure that there are not going to be any surprises.

Analyze your financial situation to make sure that you can handle a credit card and its payments. Even the most cautious of us go on a little shopping excursion every now and then and you do not want to be thrown into a financial tailspin when your bill comes in.

Cautiousness is very important in using your credit card. If you are not sure that you can handle a credit card, then rethink applying. You need to be sure that when the bill comes in that you can make the payments. If you are not completely sure, then don't get a credit card until you are ready.

S & H Promotions.

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