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	Contact: Kathonya Triplett, 517-335-3399, TriplettK@michigan.gov																	
	Originating Office: Adoption Subsidy Office																	
	Subject/Title: Consumer Credit Reports for Youth Ages 16-21 in Foster Care																	
	Distribution: <table style="width: 100%; border: none;"> <tr> <td><input checked="" type="checkbox"/> DHS Child Welfare Staff</td> <td><input checked="" type="checkbox"/> BCAL</td> </tr> <tr> <td><input checked="" type="checkbox"/> Private Agency Child Welfare Staff</td> <td><input checked="" type="checkbox"/> CWTI</td> </tr> <tr> <td><input checked="" type="checkbox"/> CSA Central Office Managers/Staff</td> <td><input checked="" type="checkbox"/> SACWIS</td> </tr> <tr> <td><input type="checkbox"/> Native American Tribes</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Data Management</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> DHS County Directors</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Adult Services Staff</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Other:</td> <td></td> </tr> </table>		<input checked="" type="checkbox"/> DHS Child Welfare Staff	<input checked="" type="checkbox"/> BCAL	<input checked="" type="checkbox"/> Private Agency Child Welfare Staff	<input checked="" type="checkbox"/> CWTI	<input checked="" type="checkbox"/> CSA Central Office Managers/Staff	<input checked="" type="checkbox"/> SACWIS	<input type="checkbox"/> Native American Tribes		<input type="checkbox"/> Data Management		<input checked="" type="checkbox"/> DHS County Directors		<input type="checkbox"/> Adult Services Staff		<input type="checkbox"/> Other:	
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To ensure youth have accurate and up-to-date credit history, credit reports must be requested annually for all youth in foster care ages 16-21.

Youth 16-17 Years Old

Credit reports for youth ages 16-17 years old are completed by the Adoption Subsidy Office. To request an annual consumer credit report for youth ages 16-17, the caseworker must submit the completed DHS-762, Annual Credit Report Request. Mail the completed DHS-762 with a copy of the most recent court order to:

Attn: Credit Reporting Technician
 Adoption Subsidy Office
 235 S. Grand Ave.
 Suite 412
 Lansing, MI 48933

Caseworkers may also submit the request by email to DHS-YAVFC@michigan.gov.

The credit reporting technician will request credit reports from all three national credit reporting agencies (Equifax, Experian, and Transunion) and return the findings to the caseworker. If a credit report exists, the caseworker will receive a copy of the report. If a credit report does not exist, the caseworker will receive a letter indicating no record was found. The caseworker must review the findings with the youth. The original report or letter must be placed in the youth's file and a copy given to the youth.

Youth 18 Years and Older

The caseworker must assist youth 18 and older with obtaining his/her credit report from all three national credit reporting agencies (Equifax, Experian, and Transunion) by going to www.annualcreditreport.com. The caseworker must review the findings with the youth. A copy of the report must be placed in the youth's file.

For details regarding consumer credit reports for youth in foster care ages 16-21, please review FOM 722-6E.