



Clark County Family Services

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Clark County Family Services Policy and Procedures

SUBJECT:

Independent Living - Credit Reports and Monitoring

Effective Date	Amendment Number	Amendment Effective Date
May 1, 2025	NA	NA

SCOPE:

Process for accessing and monitoring a youth's credit report, and when inaccuracies are identified, filing a dispute to ensure that a youth's credit history is accurately reflected in their credit reports.

SPECIFIC LEGAL and OTHER REFERENCES:

NAC 432B
NRS 432B

PROGRAMS IMPACTED:

Independent Living
Lifeset

SUMMARY OF CHANGES:

New

FORMS, PUBLICATIONS, AND INSTRUCTIONAL (FPI) DOCUMENTS:

[Office of the Attorney General Request for Investigation](#) (Maintained by Attorney General)

POLICY:

I. Overview

- A. Clark County Family Services (CCFS) recognizes the importance of a good credit score, and assists youth aged fourteen (14) and older in retrieving and accessing copies of their credit reports.
 1. Youth credit files will contain reports from the three national credit reporting agencies: TransUnion, Equifax and Experian.
- B. Independent Living Specialists assist the youth in monitoring and interpreting the information found within their credit reports.
- C. When inaccuracies are found, Independent Living Specialists will assist the youth in referring the matter to local law enforcement, and in filing a dispute with the Attorney General's Office.
- D. DCFS pulls credit reports for youth ages fourteen (14) to seventeen (17) once they have been in care sixty (60) days or more, and yearly thereafter. DCFS uploads reports to UNITY, and notifies CCFS of these new reports.
- E. Independent Living Specialists review credit reports with youth when the youth is assigned an Independent Living Worker, and annually thereafter up until the age of eighteen (18) years old.

Frank Prado, Director
Clark County Family Services

February 11, 2025

Approved Date