## TAX IDENTITY THEFT CONSUMER PROTECTION TIPS

**Tip #1:** Tax identity theft happens when someone files a fake tax return using your personal information — like your Social Security number — to get a tax refund or a job. The best thing to do is file early in the tax season — if you can — to get your refund before identity thieves do. When you file, make sure you use a secure internet connection or mail your tax return directly from the post office to make it more difficult for thieves to get their hands on your personal information. Learn more at ftc.gov/taxidtheft and irs.gov/identitytheft. If you're a victim of tax identity theft, visit IdentityTheft.gov to report it and get a recovery plan.

**Tip #2:** What should you do if you think your Social Security number has been stolen? Or if you get a letter from the IRS saying more than one tax return was filed in your name, or that IRS records show wages from an employer you don't know? Call the IRS Identity Theft Protection Specialized Unit at 1-800-908-4490. If you are a tax identity theft victim, the IRS may give you a personal PIN number to verify your identity and protect your file going forward. Learn more about tax identity theft at ftc.gov/taxidtheft and irs.gov/identitytheft. Visit IdentityTheft.gov to report identity theft and get a recovery plan.

**Tip #3:** Have you heard about IRS imposters? Tax scammers posing as the IRS call and say you owe taxes, and threaten to arrest you if you don't pay with a prepaid debit cards or credit card. They might know some information about you, and they can rig caller ID to make it look like the IRS is calling. But the IRS won't ask you to pay with prepaid debit cards or wire transfers, and won't ask for a credit card number over the phone. If the IRS needs to contact you, they will first do it by mail. If you have any doubts, call the IRS directly. Learn more at ftc.gov/taxidtheft and irs.gov/identitytheft. If you are a victim of tax identity theft, report it at IdentityTheft.gov and get a recovery plan to help you fix the problems caused by the theft.

**Tip #4:** Here are some tips to reduce the risk of being a victim of tax <u>identity theft</u>:

- Always protect your Social Security number or Medicare card number: don't give it out unless you have to, and always ask why it's needed, how it's going to be used, and how it will be stored.
- Shred old taxes returns you're no longer required to keep, as well as draft returns, extra copies, and calculation sheets.
- Ask for recommendations and research tax preparers before you turn your personal information over to them.

If you're a victim of identity theft, visit <u>IdentityTheft.gov</u> to report it and get a personal recovery plan.

**Tip #5:** Once tax identity thieves have your Social Security number and personal information, they can use them to commit other forms of identity theft, such as opening new financial accounts in your name. Go to <u>IdentityTheft.gov</u> to report identity theft, get step-by-step advice, sample letters, and your FTC Identity Theft Affidavit. These resources will help you fix problems caused by the theft.

Source: Federal Trade Commission (FTC)