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worrying if your personal information is vulnerable to scammers looking to cash in at your expense. Criminals may file fraudulent tax returns under your name to steal your ...

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Getting your taxes organized and filed is more than enough to handle without worrying if your personal information is vulnerable to scammers looking to cash in at your expense. Criminals may file fraudulent tax returns under your name to steal your refund or even pose as threatening IRS agents on the phone to try to scare you into making immediate payments with a credit card.

The good news is the IRS has seen steep declines in tax-related ID theft. Reports from

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- Getting a call from someone claiming to be with the IRS and threatening legal action if you don't make a credit card payment now.
- Being informed in writing by the IRS that records of wages were received from an employer that you did not work for.

For reference, the IRS does not:

- Contact people by phone and ask for credit card information or demand immediate payment using a prepaid debit card, gift card or wire transfer.
- Call you about your tax bill without first sending you a bill in the mail.
- Threaten to bring in local police and have you arrested for non-payment or threaten to file a lawsuit against you.
- Demand you pay taxes owed without questions or the ability to appeal.

Remember, scammers may call using IRS caller IDs to appear legitimate. To help ensure a smooth tax season, here are a few steps to keep in mind.

Tax ID Theft Prevention Steps

- File your tax return as early as possible.
- Arrange for your tax information forms (W-2s, 1099s, etc.) to be delivered to you electronically during tax season.
- Monitor your credit report for unusual activity.
- Avoid using public wi-fi internet connections to send private information.
- Shred old financial documents.
- Make sure to encrypt any tax information sent via email with a password.

What to do if Tax Fraud Happens?

If the worst does happen and you become a victim of tax fraud and/or identity theft,

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Income Tax • Taxes

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