



## TAX TIP #8

MY SERVICES



**BE AWARE OF IRS SCAMS & SEEK IDENTITY PROTECTION IF NEEDED**



Are you still getting over the sting from holiday spending?? While most of you were in

great, positive spirits, others, unfortunately, there were those who were looking, watching, and waiting for you to let down your guard!!

Most people think of identity theft as stolen bank account or credit card information. However, identity thieves can also use your personal information to file a tax return in order to obtain a refund or to get a job.

Tax return identity theft has become so popular in the past couple of years with credit card companies and banks being hacked!!

An identity thief could use your Social Security number to file a tax return in order to receive a refund. If the thief files the tax return before you do, it will appear to DOR that you already filed and received your refund

“When a taxpayer who is owed a refund becomes a victim of identity theft and the thief files a return first, the victim can still get their money by going through an agency process,” IRS spokeswoman Jennifer Jenkins told KSL. “This process involves the completion of several affidavits and an investigation by our agency.”

**Victims of tax return identity theft or taxpayers who believe they are at risk as a result of lost or stolen personal information should contact the IRS Identity Protection Specialized Unit at 800-908-4490. Taxpayers will be required to complete an IRS Identity Theft Affidavit — Form 14039 — to initiate the investigation process.**

**According to the IRS, you may be a tax identity theft victim if the agency sends you a letter stating:**

- More than one tax return was filed under your identity.
- You have a balance due, refund offset, or have had collection actions taken against you for a year in which you did not file a tax return.

IRS records indicate you received wages from an employer unknown to you. If you do receive such a letter from the IRS, the agency urges you to “respond immediately.” After reaching someone at the Service, the IRS site says, you’ll need to fill out an Identity Theft Affidavit form.

Beyond that, you’ll want to make sure your identity theft hasn’t spread beyond your tax return. The Federal Trade Commission recommends taking the following steps:

**Place a fraud alert:** Contact one of the three credit reporting companies – Equifax, Experian, or TransUnion – and report that you’re an identity theft victim. Ask the company to put a fraud alert on your credit file. Then confirm that the credit bureau you’ve called will alert the other two.

**Ask for your credit report:** Having placed a fraud alert on your credit report entitles you to a free credit report from each of the three credit bureaus. When you receive them, examine them for suspicious activity. If you find any, contact the related businesses.

**Create an identity theft report:** Contact the FTC (877-438-4338 or 866-653-4261). Write up a report about your identity theft and submit it to the FTC (you’ll also need to fill out a complaint form). Like the form you filled out for the IRS, it too will be called an Identity

**Theft Affidavit.** Print out the Affidavit, take it to the police and file a police report. Your Affidavit, combined with the police report, will comprise your Identity Theft Report. The Identity Theft Report will help you get fraudulent information removed from your credit

report and stop companies from collecting debts resulting from identity theft.

## All Taxpayers Are Now Eligible for Identity Protection PINs

If you were a victim of identity theft, you may receive IRS Notice CP01A containing a single-use 6-digit PIN. If you have misplaced the IRS letter containing your IP PIN, **CLICK HERE** to retrieve it.

### What's an IP PIN?

The IRS has expanded the Identity Protection PIN Opt-In Program to all taxpayers who can verify their identity.

The Identity Protection PIN is a six-digit code known only to the taxpayer and to the IRS. It helps prevent identity thieves' misuse of your Social Security number on fraudulent federal income tax returns. You can't use the IP PIN as your **e-file signature PIN**. Here are a few key things to know about the IP PIN Opt-In program.

- This is a voluntary program.
- Taxpayers must pass a rigorous identity verification process.
- Spouses and dependents are eligible for an IP PIN if they can verify their identities.
- An IP PIN is valid for a calendar year.
- People must get a new IP PIN each filing season.
- The online IP PIN tool is offline between November and mid-January each year.
- Correct IP PINs must be entered on electronic and paper tax returns to avoid rejections and delays.
- Taxpayers should **NEVER** share their IP PIN with anyone but their trusted tax provider.
- The IRS will never call, text, or email requesting their IP PIN.
- People should beware of scams to steal their IP PIN.

**Important: You currently can't opt-out once you get an IP PIN. You must use an IP PIN to confirm your identity on all federal tax returns you file this year and in subsequent tax years. If you e-file your return and your IP PIN is missing or incorrect, our system will reject your return. Filing a paper return with a missing or incorrect IP PIN delays its processing. This is for your protection so IRS can determine it's your return. \*\* NOTE \*\* the IRS is working on one for 2022.**

### Getting Your IP PIN

To get your IP PIN, you must verify your identity online. You'll need to have immediate access to your email account to receive a confirmation code. You'll receive your IP PIN online once IRS verifies your identity. They will send you a new IP PIN each December by postal mail. <http://www.irs.gov/Individuals/Get-An-Identity-Protection-PIN>

You should review the **Secure Access requirements** before you try to use the **Get An IP PIN** tool. There is no need to file a Form 14039, Identity Theft Affidavit, to join the program.

### Options for Taxpayers Who Can't Verify Their Identity Online

Taxpayers whose adjusted gross income is \$72,000 or less may complete Form 15227, Application for an Identity Protection Personal Identification Number, and mail or fax it to the IRS. A customer service representative will contact you and verify your identity by

phone. You should have your prior-year tax return for the verification process.

Those taxpayers who verify their identity this way will have an IP PIN mailed to them the following tax year. This is for security reasons. Once in the program, the IP PIN will be mailed to these taxpayers each year.

If you can not verify your identity online or by phone and are ineligible for file Form 15227 can contact the IRS and make an appointment at a Taxpayer Assistance Center to verify your identity in person. You will need to bring should bring two forms of identification, including one government-issued picture identification.

Those taxpayers who verify their identity in person will have an IP PIN mailed to them within three weeks. Once in the program, the IP PIN will be mailed to these taxpayers each year.

**\*\* NOTE \*\***

The IRS does not initiate contact with taxpayers by email to request personal or financial information. This includes any type of electronic communication, such as text messages and social media channels.



Along with questions about “identity theft”, every year I always receive numerous calls from clients stating they received a call from someone stating they were from the IRS, and they were told they needed to pay money. SO BEWARE!!

IRS Commissioner John Koskinen said in a statement. “The first IRS contact with taxpayers is usually through the mail. Taxpayers have rights, and this is not how we do business.” The IRS also noted that scammers routinely alter caller ID numbers to make it look like the IRS is calling. They also press call recipients to divulge personal information over the phone.

Below are tips that will help avoid becoming a victim throughout the year:

The IRS will **NOT**:

- Call to demand immediate payment using specific payment methods such as a prepaid debit card, gift card, or wire transfer. Generally, the IRS first mails a bill to taxpayers who owe taxes. If the IRS assigns a case to a Private Debt Collector (PCA), both the IRS and the authorized collection agency send a letter to the taxpayer. Payment is always to the United States Treasury.
- Threaten to immediately bring in local police or other law-enforcement groups to have the taxpayer arrested for not paying.

- Demand payment of taxes without giving the taxpayer the opportunity to question or appeal the amount owed.
- Ask for credit or debit card numbers over the phone.

**BE AWARE**..... remember: DO NOT OFFER **ANY** PERSONAL INFORMATION TO ANYONE OVER THE PHONE!!

If you do not owe any tax, you should:

- Contact the Treasury Inspector General for Tax Administration. Use TIGTA's "**IRS Impersonation Scam Reporting**" web page to report the incident.
- Report the incident to the Federal Trade Commission. Use the "**FTC Complaint Assistant**" on FTC.gov. Please add "IRS Telephone Scam" to the comments of your report.

If you are not sure whether they owe any tax, they can **view their tax account** information on IRS.gov to find out.

Taxpayers should also watch out for emails and websites looking to steal personal information. An IRS phishing scam is an unsolicited, bogus email that claims to come from the IRS. Criminals often use fake refunds, phony tax bills, or threats of an audit. Some emails link to fake websites that look real. The scammers' goal is to lure victims to give up their personal and financial information. If they're successful, they use it to steal a victim's money and their identity.

For taxpayers who get a 'phishing' email, the IRS offers this advice:

- Don't reply to the message.
- Don't give out personal or financial information.
- Forward the email to **phishing@irs.gov**. Then delete it.
- Do not open any attachments or click on any links. They may have malicious code that will infect your computer.
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More information on how to **report phishing or phone scams** is available on **IRS.gov/phishing**.

Still have questions, don't hesitate to call or email me.

In the meantime, have a blessed, productive and prosperous day!

Xo,

**Syreeta~**

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