



Tax Identity Theft

Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Don't let this happen to you.



How this works:

The IRS uses your Social Security Number (SSN) to make sure your income tax filing is accurate and complete, and that you get any refund you are due. Identity theft can affect how your tax return is processed. If you receive an unexpected email or text message from the IRS, it could be a “phishing ploy” conducted by a hacker looking for his next victim. Remember that the IRS

doesn't contact taxpayers by sending email, text or social media messages that ask for personal or financial information. If they need to contact you, you'll hear from them the old fashioned way: via traditional mail. So if you get an email that claims to be from the IRS, do not reply or click on any links. Instead, forward it to phishing@irs.gov.

What's the Harm and How Would You Know?

If someone uses your SSN to file for a tax refund before you do, that person can collect your refund and the IRS might think you already filed. Then, when you file your return later, IRS records will show the first filing and refund, and you'll get a letter via traditional mail from the IRS saying more than one return was already filed for you.

If someone uses your SSN to get a job, the employer may report that person's income to the IRS using your SSN. So when you file your tax return, you won't include those earnings because you know nothing about them. As a result, IRS records will show you failed to report all your income. The IRS will then send you a letter via traditional mail saying you earned wages but failed to report them. That's because the IRS doesn't know those wages were reported by an employer you don't know.

What to do:

If you think someone used your SSN for a tax refund or a job — or the IRS sends you a notice or letter indicating a problem — contact the IRS immediately. Specialists will work with you to get your tax return filed, get you any refund you are due, and protect your IRS account from identity thieves in the future.

Additional steps:

- Put a fraud alert on your credit reports.
- Order free credit reports.
- Create an Identity Theft Report by filing an identity theft complaint with the FTC and filing a police report.

For more general identity theft information, visit the FTC's excellent Identity Theft website, at <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>