

## Tax Tips You Can Use



Identity Theft Prevention 101 Part 1  
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This is the first of two articles about phishing and identity theft using the IRS. Phishing is a relatively new term that describes the practice of pretending to be someone else, like the IRS, to obtain money or personal information from a target. Taxpayers are now routinely subjected to phishing for information by criminals impersonating the IRS.

Most recently, criminals have started using phone calls to intimidate taxpayers. A taxpayer will receive a telephone call from someone claiming to be from the IRS. One client, who received one of these calls, claimed that the person identified himself with a badge number and then was rude, demeaning and threatening. I imagine that the criminals think that the IRS would treat taxpayers that way. The caller said that a bench warrant had been issued for the taxpayer's husband for tax fraud. The taxpayer was frightened even though she knew it could not be true.

To combat this kind of criminal activity, it is important to have information. First, in the current situation of funding cuts and retirements at the IRS, a representative, like myself, who has important business, will wait on hold up to an hour to speak to someone at the IRS. Who at the IRS would have time to call random taxpayers? Second, some people do get calls from IRS agents. Those people will know to expect calls because they have received many letters about a debt or issue and it is big, probably over \$50,000.00. To be truthful, the IRS does not have the resources to call about smaller issues.

So, if you get a call from the "IRS" and you have filed your tax returns, paid your taxes and have no audit issues, then it is a criminal calling. Just hang up. Or if you want to waste their time and prevent them from harassing someone else for a few minutes, let them make their pitch, I warn you that it will be unpleasant and frightening. Whatever you do, do not give any information to them.

The other phishing ploy that criminals use is the email scam which claims that there is an unclaimed refund for waiting for you. As I have said in this space before, the IRS will never send you an email. Again, the IRS will never, NEVER, N E V E R send an email to a taxpayer. If you get an email from the "IRS" (and they look very real) it is a fake and a scam. Delete it. Don't open it, because the IRS will never send an email to a taxpayer.

In all of the phishing schemes, the criminals play on greed or fear to get taxpayers to give them personal information or money. Don't be a victim. If you have no reason to hear from the IRS, hang up the telephone. If the IRS wants to contact you, you will get a letter from them. Some of those letters will be about identity theft. The next article will discuss that issue.

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*The fine print: This article is for information only. Please see your tax professional for questions about your individual tax situation.*