

## **Insight on Identity Theft: Tips from the IRS**

Economic conditions have caused identity theft – and scams involving it – to be on the rise. Thieves can get key information in ways that range from stealing a wallet to accessing information provided to an unsecured internet site. They can pose as someone who needs information gained through a phone call or an e-mail. Criminals have honed their skills to steal personal information and can use even small bits of personal information to steal your identity - even file a tax return to get a refund. So, the IRS is publicizing important information about identity theft in the hope that you won't be a victim of this insidious crime. We have organized key points into the following tips:

- The IRS never initiates taxpayer contact via e-mail.
- If such a scam appears in your email, forward it to the IRS at [phishing@irs.gov](mailto:phishing@irs.gov).
- If you receive a letter from the IRS causing you to think your identity may have been stolen, respond immediately to the name, address, or phone number on the IRS notice.
- What might cause you to think your identity may have been stolen? If a letter from the IRS indicates more than one tax return was filed for you or the letter states you received wages from an employer you don't know, that is a red flag. Contact the IRS office sending the notice right away.
- Stolen Social Security numbers (SSN) are big problem. A stolen SSN can be used by a perpetrator to land a job, for example. The perpetrator's employer will report earned income using your SSN so it can appear that you did not report all of your annual income.
- If you think you may be at risk due to a lost wallet, questionable credit card activity, or changes to your credit report, you will need to provide the IRS with proof of your identity. You can submit copies of several forms of government-issued identification like a driver's license or passport. Send a copy of the police report if reported your stolen wallet or purse. Send a completed Form 14039, IRS Identity Theft Affidavit.
- Do not routinely carry your Social Security card, passport card or other items that provide your SSN.
- If you have questions or unresolved identity theft issues you can call the IRS Identity Protection Specialized Unit, 1-800-908-4490.

## **More Information:**

Recent articles on Identity Theft that may be of interest.

### **Identity Theft Statistics: 2010**

[www.identitytheftlabs.com/identity-theft/identity-theft-statistics-2010](http://www.identitytheftlabs.com/identity-theft/identity-theft-statistics-2010)

### **Should You Buy Identity Theft Insurance or Credit Monitoring Services?**

<http://financialplan.about.com/od/insurance/a/IDTheftInsure.htm>

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