

Guide to Identity Theft

We know identity theft is a frustrating process for victims. We are committed to working with you to resolve your case as quickly as possible.

What is tax-related identity theft?

Tax-related identity theft occurs when someone uses your stolen Social Security number to file a tax return claiming a fraudulent refund.

Generally, an identity thief will use your SSN to file a false return early in the year. You may be unaware you are a victim until you try to file your taxes and learn one already has been filed using your SSN.

Know the warning signs

Be alert to possible identity theft if you receive an IRS notice or letter that states that:

- More than one tax return was filed using your SSN;
- You owe additional tax, refund offset or have had collection actions taken against you for a year you did not file a tax return;
- IRS records indicate you received wages from an employer unknown to you.

Steps to take if you become a victim

- File a report with the local police.
- File a complaint with the Federal Trade Commission at www.identitytheft.gov or the FTC Identity Theft Hotline at 1-877-438-4338 or TTY 1-866-653-4261.
- Contact one of the three major credit bureaus to place a 'fraud alert' on your credit records:
 - Equifax, www.Equifax.com, 1-800-525-6285
 - Experian, www.Experian.com, 1-888-397-3742
 - TransUnion, www.TransUnion.com, 1-800-680-7289
- Close any accounts opened without your permission or tampered with.

If your SSN is compromised and you know or suspect you are a victim of tax-related identity theft, take these additional steps:

- Respond immediately to any IRS notice; call the number provided
- Complete IRS Form 14039, Identity Theft Affidavit. Use a fillable form at IRS.gov, print, then mail or fax according to instructions.
- Continue to pay your taxes and file your tax return, even if you must do so by paper.

Identity Theft Help At a Glance

If your SSN has been compromised, take these steps:

- File a Police report
- File an [FTC complaint](#)
- Contact one of the three credit bureaus to place a fraud alert on your account:
 - www.Equifax.com
1-800-525-6285
 - www.Experian.com
1-888-397-3742
 - www.TransUnion.com
1-800-680-7289

— Close any financial accounts opened without your permission.

— Respond immediately to any IRS notice, according to instructions.

— Complete IRS [Form 14039](#), Identity Theft Affidavit.

— Continue to your file tax return, even if by paper.

Other Resources

- IRS Identity Protection [home](#)
- FTC Identity Theft [home](#)

If you previously contacted the IRS and **did not have a resolution**, contact the Identity Protection Specialized Unit at 1-800-908-4490. We have teams available to assist.

How to reduce your risk

- Don't routinely carry your Social Security card or any document with your SSN on it.
- Don't give a business your SSN just because they ask – only when absolutely necessary.
- Protect your personal financial information at home and on your computer.
- Check your credit report annually.
- Check your Social Security Administration earnings statement annually.
- Protect your personal computers by using firewalls, anti-spam/virus software, update security patches and change passwords for Internet accounts.
- Don't give personal information over the phone, through the mail or the Internet unless you have either initiated the contact or are sure you know who is asking.

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.

Report suspicious online or emailed phishing scams to: phishing@irs.gov. For phishing scams by phone, fax or mail, call: 1-800-366-4484. Report IRS impersonation scams to the Treasury Inspector General for Tax Administration's [IRS Impersonation Scams Reporting](#).

See the main [Identity Protection](#) page for more information.

[.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft](https://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft)