



FSA – Keeping You Safe

How to Prevent Tax-Refund Identity Theft

Tax-refund identity theft occurs when a thief uses your name, Social Security number and birth date to file a fake tax return with fabricated income and tax-withholding data to collect an improper refund. Criminals receive the refund sometimes by check, but more often through a hard-to-trace prepaid debit card. “The IRS is doing what they can to prevent this, but this is like a tsunami of fraud,” said the United States attorney for the Southern District of Florida, Wifredo A. Ferrer. “Everywhere I go, every dinner, every function I attend, someone will come up to me and tell me they are a victim — people in this office, police officers, firefighters.”

Florida, with its large population of elderly residents and health care facilities, leads the nation in identity theft-related income tax fraud. According to Cindy Liebes, Federal Trade Commission Director of the Southeast region, over the next five years, the Internal Revenue Service estimates it will send \$26 billion worth of tax refunds to people who obtained them fraudulently.

To reduce your vulnerability to tax refund identity fraud, leave your Social Security card at home instead of carrying it in your wallet, and avoid giving out personally identifiable information by phone and online. In addition, be conscious of unsolicited offers to prepare your return and unfamiliar return preparation firms soliciting business from cities outside of the normal business or commuting area. We also encourage you to follow these [identity protection tips](#) from the IRS to help you avoid becoming the victim of a tax refund identity thief:

- Don't carry your Social Security card or any documents with your SSN or Individual Taxpayer Identification Number (ITIN) on it.
- Don't give a business your SSN or ITIN just because they ask. Give it only when required.
- Protect your financial information.
- Check your credit report every 12 months.
- Secure personal information in your home.
- 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 on the Internet unless you have initiated the contact or you are sure you know who you are dealing with.

For more tips, please visit the [Florida Sheriffs Association's Crime Prevention Tips](#).