

## Watch Out For Tax Scams

It's tax season again — which also means, unfortunately, that it's time for the annual array of scams aimed at taxpayers. Fortunately, by being alert, you can protect yourself from these attempts to defraud you.

Your first line of defense is to recognize the warning signs of potential tax scams. The Internal Revenue Service (IRS) cites these common red flags:

- *Promises of big payments* — If you've filed taxes for many years, either by yourself or with the help of a tax professional, you probably have a pretty good idea of whether you're getting a refund, and how much it will be. But scammers, often using social media, may promise huge refunds by essentially encouraging you to claim tax credits to which you're not entitled and then charging large, upfront fees or a fee based on your refund amount.

- *Suspicious websites* — Watch out for strange-sounding or misspelled web links — these can take you to harmful sites, rather than the official site of the IRS (IRS.gov).

- *Solicitations from charity imposters* — The many natural disasters we've experienced in recent years has brought out great support from people wanting to help friends, neighbors and even total strangers. However, these catastrophes have also encouraged scammers who solicit contributions to bogus charitable groups. To determine whether an organization is a qualified charity that can receive tax-deductible contributions, visit the Tax Exempt Organization Search tool on IRS.gov.

- *Threats or demands* — IRS impersonators may threaten you with large fines, or even arrest, if you don't make immediate payments of what they claim you owe.

You can protect yourself from many tax-related scams by knowing how the IRS will or won't communicate with you. Typically, the IRS will initiate contact with you through regular mail delivered by the U.S. Postal Service. You can verify the legitimacy of any letter by visiting your secure IRS online account, under the "Notices and Letters" section.

### Other ways the IRS will contact you:

- **Email** — Only with your permission, with a few exceptions, such as criminal investigations
- **Text** — Only with your permission
- **Phone** — Only to discuss your case, verify information or set up a meeting
- **Fax** — Only to verify or request employment information
- **In-person visit** — Rarely done, and typically only following a letter

### The IRS will not:

- Contact you or take payment on social media.
- Accept gift cards or prepaid debit cards as payment.
- Threaten to call law enforcement or immigration officials.
- Take your citizenship status, driver's license or business license.
- Leave pre-recorded voicemails (robocalls).
- Mail tax debt resolution advertisements.

If you have doubts about any offers or communications, whether supposedly from the IRS or not, you may want to contact a trusted, qualified tax professional.

Also, be on guard for your elderly family members, as senior citizens are frequent targets of scammers. If you talk to these family members regularly, see if you can find out about any unusual offers or solicitations they may have received.

Finally, if you believe you are a victim of monetary or identity theft, you can report these issues using the IRS website at IdentityTheft.gov. You can also refer to IRS Publication 5027 — Identity Theft Information for Taxpayers.

Tax scams and identity theft are serious threats — so do whatever you can to defend yourself.

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