TAX YEAR
2026

Identity Theft and Your Taxes

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Identity Theft and Your Taxes

Your identity and money can be stolen in a tax-related scam via email ("phishing"), fax, phone, or letters. Some common examples of identity theft scams are:

- ***Phone scam.*** A bogus phone call or text message where you are told you owe the IRS money and threatened that a warrant will be issued for your arrest. Variations include the threat of other law-enforcement agency intervention, deportation, or revocation of licenses. Some scam artists program their computers to display IRS phone numbers on your caller ID.
- ***Email phishing scam.*** A bogus email that appears to be from the IRS or a program closely related to the IRS, such as the Electronic Federal Tax Payment System (EFTPS), that attempts to trick you into revealing personal and financial information. The email includes links to bogus websites intended to mirror the official IRS website.
- ***Tax transcript.*** The bogus email carries an attachment labeled "Tax Account Transcript" or something similar, and the subject line uses some variation of the phrase "tax transcript." The attachment may contain a computer virus or malware.
- ***IRS refunds.*** A bogus email, claiming to come from the IRS, tells you that you are eligible to receive a tax refund for a given amount if you just follow the instructions in the email.

Notify the IRS

If you receive a tax-related phishing email, do not click on the links or open any attachments. Forward the email to phishing@irs.gov and report it to the Treasury Inspector General for Tax Administration at 800-366-4484.

How the IRS Contacts Taxpayers

The IRS will never initiate contact with you by email, text message, or any social media channels to request personal or financial information.

It is unusual for the IRS to initiate contact by fax or phone call. You can call the IRS at 800-829-1040 to verify that an unexpected fax or phone call is legitimate.

Fraudulent Tax Returns

An identity thief might use your Social Security Number to fraudulently file a tax return and claim a refund. You could be completely unaware that your identity has been stolen until your return is rejected for e-filing or you get an IRS notice or letter.

Rejected e-File

Your electronically-filed return is rejected because the Social Security Number belonging to you, your spouse, or a dependent has already been used on a tax return. This situation can occur because of a mistyped number or dispute about claiming a dependency exemption. Such cases do not necessarily indicate identity theft.

If your return has been rejected because of a previously used Social Security Number, it cannot be e-filed. You must file a paper return.

IRS Notice

You receive an IRS notice or letter stating that:

- More than one return was filed in your name for the year,
- You have a balance due, refund offset, or initiation of collection action for a year when you did not file a return, or
- IRS records indicate that you received wages from an employer you didn't work for.

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You should respond immediately to the name and phone number printed on the IRS notice or letter. You will be asked to complete Form 14039, *Identity Theft Affidavit,* and provide identifying information.

Tax-Related Identity Theft

If your Social Security Number is compromised and you know or suspect you are a victim of tax-related identity theft:

- Verify that any notices are from the IRS
- Respond immediately to any verified IRS notice by calling the number provided.
- Attach Form 14039, *Identity Theft Affidavit,* to your paper-filed return if your return cannot be filed electronically because of duplicate filing.
- Continue to pay taxes and file returns even if they must be submitted on paper.

Identity Theft Central

In an effort to combat identity theft, the IRS launched Identity Theft Central. For resources, go to www.irs.gov/identity-theft-central.

Identity Protection PIN (IP PIN) Program

An Identity Protection PIN (IP PIN) is a six-digit number assigned to eligible taxpayers to prevent the misuse of their Social Security Number (SSN) or individual taxpayer identification number (ITIN). Anyone who has an SSN or ITIN and is able to verify their identity is eligible for an IP PIN.

If you filed Form 14039, a CP01A Notice will be mailed to you each year with your new IP PIN. An IP PIN is valid for one calendar year. Anyone may request an IP PIN by passing an identity verification process. Go to www.irs.gov/IPPIN to:

- Retrieve your IP PIN if it was lost or misplaced.
- Sign up for an IP PIN if you are not a victim of identity theft but would like to opt-in to the program. You will need to return to this website each year to obtain your new IP PIN.

You can only opt out of the IP PIN program if you joined voluntarily and have not been a victim of tax-related identity theft.

Using an IP PIN

If the IRS assigned you an IP PIN, you must use it to confirm your identity on any return filed during the calendar year. A new IP PIN is generated each year. Never share your IP PIN with anyone except your trusted tax provider.

If an IP PIN is missing or incorrect on an e-filed return, the return will be rejected and the correct IP PIN needs to be entered before e-filing again. If an IP PIN is missing or incorrect on a paper return, your return will take longer to process while the IRS verifies your identity.

Surprise IP PIN Letter

The IRS has been known to mail an IP PIN letter to a taxpayer who was previously unaware of a potential tax-related identity theft problem. If you receive an unexpected IP PIN letter, you can call 800-908-4490 to verify that the IP PIN letter is legitimate.

Identity Theft Outside the Tax System

You may be at increased risk for tax-related identity theft for various reasons.

- You have lost or had stolen a wallet, purse, or documents that include sensitive identifying information.
- You have noted questionable credit card activity or credit report information.
- You have fallen victim to an identity theft scam.

Victims of credit card fraud and identity theft outside the tax system should report the crime to the appropriate authorities, including the police, credit card issuers, and fraud units of credit reporting bureaus.

Contact Us

There are many events that occur during the year that can affect your tax situation. Preparation of your tax return involves summarizing transactions and events that occurred during the prior year. In most situations, treatment is firmly established at the time the transaction occurs. However, negative tax effects can be avoided by proper planning. Please contact us in advance if you have questions about the tax effects of a transaction or event, including the following:

- Pension or IRA distributions.
- Significant change in income or deductions.
- Job change.
- Marriage.
- Attainment of age 59½ or 73.
- Sale or purchase of a business.
- Sale or purchase of a residence or other real estate.
- Retirement.
- Notice from IRS or other revenue department.
- Divorce or separation.
- Self-employment.
- Charitable contributions of property in excess of $5,000.

This brochure contains general information for taxpayers and should not be relied upon as the only source of authority. Taxpayers should seek professional tax advice for more information.