

Is It Possible Someone Filed For My Tax Refund? I'm Worried About Tax-Related Identity Theft

By Roy Niedermayer

Introduction

It's tax time. You file your return and forget about it because you have paid all your taxes. Maybe you are waiting for your refund. Your refund never comes. So you check on the status of your refund. The next thing you know, you get an official letter from the IRS that you owe additional taxes, interest, and penalties. You know that is wrong. This is unexpected trouble and expense you don't need.

What went wrong?

You may be the victim of tax-related identity theft. A criminal may have filed electronically false federal or state income tax returns seeking false income tax refunds, or even your valid tax refund. Or he had his income reported under your social security number.

What should I do to repair the damage? Acting quickly to limit the harm is critical. First, follow the same steps you follow in case of financial identity theft:

Step 1: Immediately call the fraud department of the merchant or credit card issuer and explain that someone stole your identity. Ask them to freeze or close your account or the false account. Change all your logins, passwords and PINs.

Step 2: Place a fraud alert with one of the 3 credit reporting bureaus. It's free. The one will tell the others.

<http://www.equifax.com/CreditReportAssistance/>

1-888-766-0008

<https://www.experian.com/fraud/center.html>

1-888-397-3742

<http://www.transunion.com/fraud-victim-resource/place-fraud-alert>

1-800-680-7289

Get a copy of your free credit report from annualcreditreport.com, 1-877-322-8228, to identify accounts or transactions you do not recognize.

Step 3: Report your identity theft to the Federal Trade Commission, 1-877-438-4338. The FTC will then give you an Identity Theft Affidavit.

Step 4: File a report with your local police department and get a copy of the police report. The police report and FTC Identity Theft Affidavit will constitute your Identity Theft Report to show merchants.

After you have taken the steps outlined above, do the following:

Step 1: If you receive a notice from the IRS, follow the instructions given.

Step 2: Complete and file IRS Form 14039, Identity Theft Affidavit, then mail or fax it to the IRS along with proof of identity (e.g., a copy of your Social Security card, passport, or drivers' license).

Step 3: If the notice involves wages or amounts allegedly paid to you but not reported on your tax return, notify the employer or provider in writing that your identity was stolen and you do not work for the

employer or income payor.

Step 4: File your tax return and pay the taxes you do owe. Be sure to keep copies of all correspondence with the IRS and others.

Step 5: If the above steps do not resolve the problem, contact the IRS for special assistance at 1-800-908-4490.

Conclusion

We have discussed tax, criminal and financial identity theft, but there are still many other types of identity theft to address. If you still feel you need help, consult a lawyer with experience on these matters.