

**INFORMATIVE & PROTECTIVE SERVICES NEWSLETTER**  
*March 2020*  
**“Connecting the Dots”**

Income Tax Season is Upon Us: Here's what you need to know to stay safe in 2020

*Scammers are now working harder to sink their claws into the unsuspecting and gullible in 2020. These con artists rely on fear and disinformation to steal money and identities. Knowing scammers' schemes can help protect you and your personal information.*

**1. The Canceled Social Security Number**

This scam using robocalls claim your Social Security Number (SSN) is being suspended or cancelled due to taxes being owed. The Federal Trade Commission (FTC) assures that this will never happen. Plus, the IRS only contacts taxpayers through snail mail or in-person.

**2. The IRS Impersonation Email**

A spoofing tax scam involves emails and IRS impersonators offering you information about your refund or reminding you to file. These spoofed sites collect any information you input, facilitating identity theft. They can also infect your computer with malware, allowing fraudsters to steal more data. The IRS does not send unsolicited emails or engage through text messaging or social media. Plus, they will never ask you for personal information, such as your SSN, PINs or passwords.

**3. The Bureau of Tax Enforcement Does Not Exist**

Scammers are now sending out letters claiming to be from the Bureau of Tax Enforcement and may mention the IRS, demanding immediate payment. While you shouldn't ignore mail from the IRS, be sure it's real. Official letters will always have a seal and a letter or notice number. You can also call the IRS directly to verify the information. If you decide to call, don't call the number on the fake letter, as it could connect you to the fraudster. Instead, look up the number online.

**4. The Ghost Tax Preparers**

Taxes are complicated, which is why so many people rely on the skills of a preparer or CPA. Be aware of scammers posing as these professionals. These ghost preparers will take money to complete your taxes but won't sign the return, making it look like you did the work yourself. Cons like this tend to target the elderly, costing an estimated \$2.9 billion annually in financial losses. Ghost preparers often lie on the return to make you qualify for credits you haven't earned or apply changes that will get you in trouble. Since they don't sign, you'll be responsible for any errors. At best, you'll have to repay the money owed. At worst, you could be looking at an audit. Protect yourself by making sure your tax preparer has a valid preparer tax identification number (PTIN). These numbers are issued by the IRS and get updated each year. Plus, be sure the preparer signs your return before submission.

**Be Vigilant About 2020 Tax Scam**

*Tax scams are a year-round business but now as tax day looms they will be more prevalent. If you're planning to file your taxes soon, follow the advice above to stay safe. To keep your personal information and finances secure against 2020 tax season scams, be vigilant and double-check everything.*

by Kayla Matthews on January 3, 2020 Security Boulevard

<https://securityboulevard.com/2020/01/2020-tax-season-scams-already-underway/>

**IT IS TIME TO VOTE!**

**Tuesday, March 3, 2020**

## **March is fast approaching. Will it come in like a lion or lamb?**

March's changeable weather is still winter but warm weather turns turbulent and stormy with winds that roar like a lion. Be cautious of home repair construction workers coming door to door after spring storms paying you a visit.

If you are a homeowner, it's not uncommon to have contractors show up on your doorstep uninvited. They say they happened to be doing some work in the neighborhood and noticed that your house needs some repairs too. They'll offer to fix or perform your repairs, for what sounds like a great price. When that happens, be wary:

**The smiling fix-it man or woman at your door might turn out to be an unscrupulous contractor or an outright con artist, out to fleece you with a home improvement scam.**

### DO'S

- Do insist on seeing references. The Federal Trade Commission (FTC) recommends asking past customers detailed questions, including whether the project was completed on time and if there were unexpected costs. The FTC also suggests asking the contractor if you can visit a job currently in progress.
- Do require a bid in writing, and compare bids from multiple contractors before agreeing to any work.
- Do check the Better Business Bureau (BBB) website to see contractors' ratings and whether any complaints have been filed against them.
- Do get a written contract before you pay any money and before the work starts.
- Do read the fine print. The BBB says a contract should include a detailed description of the work, material costs, start and completion dates, and warranty information.
- Do verify, before you make the final payment, that all work has been completed to your satisfaction, any subcontractors or suppliers have been paid and the job site has been cleaned up.

### DON'T'S

- Don't pay cash. The FTC recommends using a check or credit card, or arranging financing.
- Don't put down a big deposit. The initial payment should be no more than a third of the total estimate, payable on the day the materials arrive.
- Don't automatically take the lowest bid. Some contractors cut corners to come in lower than competitors, according to the BBB. The FTC recommends that if one contractor's estimate is significantly less than those of competitors, ask why.
- Don't let the contractor arrange financing for you. The FTC warns that you might be tricked into signing up for a home-equity loan with hefty fees or a high interest rate, or one in which the lender pays the contractor directly, giving him or her little incentive to

AARP.com Home Improvement Scams

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