



# Watch out for scammers.

**In the final quarter of 2021, ID and tax fraud cases rose 11%. Here, according to experts, are some scams and red flags to keep in mind:**

- **Stimulus complications.**

With millions of Americans now receiving IRS letters about federal stimulus checks received last year, con artists are taking advantage of potential confusion to rip off consumers. Don't be fooled by bogus communication claiming you need to give some or all of this money back.

- **Text is a problem.**

Studies consistently show that people trust text messages more than emails. Scammers know this, and may spoof IRS phone numbers to make fraudulent demands. The IRS will never use a text to dun you for payment.

- **Don't be intimidated.**

A favorite tactic of tax scammers is to call or email and use an aggressive, bullying tone to demand payment, allegedly because you've underpaid. They may even claim to be law enforcement agents prepared to arrest you. The criminals are simply leveraging consumers' nervousness about the IRS. The actual agency will never threaten you or demand immediate payment.

- **Track your financial statements.**

One rampant tax-related crime is for a con artist to use your personal information (but a different address) to apply for a refund. If you receive bank statements with transactions you don't recognize, or communication about your credit report that doesn't seem right, investigate immediately.

- **Gift cards? Really?**

One red flag that may seem laughable, but has been known to work, shows up when scammers claiming to be with the IRS demand that victims pay the agency using ... Target gift cards (or any gift cards of course). Obviously, this is a dead giveaway; the crooks are trying to get funds that cannot be tracked or recovered.