



Identity theft is a continuous problem, with many of its victims unaware that their identity has been stolen until they are denied credit or sent a bill for purchases they did not make. This time of year, there is an increase in tax identity theft, which occurs when an individual's Social Security number is stolen for the purpose of filing a tax return and claiming a fraudulent refund.

This crime does not discriminate based on age. Criminals are increasingly targeting the SSN of minors due to their clean credit histories. The potential impact on a child's future is significant, affecting their ability to gain approval on student loans, obtain employment, or secure a place to live. You can help protect yourself and your family from identity theft, tax-related or not, by knowing the warning signs and taking steps to prevent identity theft.



## Warning Signs

- ☑ You receive collection calls or bills for products you or your family did not receive.
- ☑ You are denied credit.
- ☑ You or a member of your family is denied government benefits because the benefits are being paid to another account using your or your family member's SSN.
- ☑ You are notified by the Internal Revenue Service that more than one tax return using your SSN has been filed within one year.
- ☑ You owe additional tax, refund offset, or had collection actions taken against you for a year you did not file a tax return.

## Steps to Prevent Identity Theft

- ☑ Safeguard your information. Shred financial documents and paperwork, protect your SSN, never click on links sent in unsolicited emails, and keep your personal information in a safe place.
- ☑ Don't share your child's SSN unless you know and trust the other party. Ask why it's necessary and how it will be protected. Ask if you can use a different identifier, or use only the last four digits of your child's SSN.
- ☑ Watch for suspicious activity by routinely monitoring your financial account and billing statements for any questionable transactions. In addition, order a free annual credit report from each of the major credit reporting agencies (Equifax, Experian, TransUnion) at AnnualCreditReport.com. Check whether your child has a credit report if you think your child's information is at risk.
- ☑ Respond against identity theft as soon as a problem is suspected. Place a fraud alert on your credit reports (Equifax, Experian, TransUnion), close any accounts that have been compromised or opened fraudulently, file a police report, and file a complaint with the Federal Trade Commission at IdentityTheft.gov.
- ☑ Respond immediately to any IRS notice; call the number provided or, if instructed, go to IDVerify.irs.gov.
- ☑ Complete IRS Form 14039, Identity Theft Affidavit, if your e-filed return is rejected because of a duplicate filing under your SSN or you are instructed to do so.
- ☑ Continue to pay your taxes and file your tax return, even if you must do so by paper.
- ☑ If you previously contacted the IRS and did not have a resolution, call 1-800-908-4490. They have specialized teams that can assist with tax-related identity theft.

*For additional information, contact the department at 1-800-HELP-FLA (435-7352), 1-800-FL-AYUDA (352-9832) en Español or visit FreshFromFlorida.com.*



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