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If someone steals your credit card and makes purchases with it, it's not hard to solve the problem. All you need to do is contact your card issuer and the charge will be removed. If someone has your Social Security number and enough other information about you to file a false tax return and steal your refund, however, it's a major headache. The good news is that the Internal Revenue Service (IRS) and the Federal Trade Commission (FTC) have [announced](#) a new project to make it easier for tax ID theft victims to get the help they need.

It used to be that to report tax ID theft you had to get a "[Form 14039](#)" and mail it or bring it to an IRS office. But now you can go to the www.IdentityTheft.gov

website, which is operated by the FTC, click on "Get Started," then choose the second box that appears, "Someone else filed a Federal Tax return using my information," and that will take you to the beginning of a step-by-step process that will include filling out the IRS form and submitting it electronically. Just click on continue and follow the prompts. You'll be asked to provide certain information as you go along.

The website will help you make a plan to recover from the identity theft and the guidance that it provides is tailored to your particular situation, so if your stolen personal information has been fraudulently used in other ways, too, you'll know what to do. We suggest that if your Social Security number has been compromised, don't just rely on putting a fraud alert on your files at the credit reporting agencies. The most effective thing to prevent identity thieves from opening new accounts with your information is to freeze your files.

Don't wait until the last minute to file your tax return. The quicker you get it in, the faster you'll discover if there is any problem.