



Mind: Tax Time Scams

Body: Happiness, your brain, your health, and your productivity!

Spirit: Your Smile

Tax Time Scams



(This newsletter is reprinted by popular demand. Please read and share because these scams are still active, especially this time of year.)

The phone rings. You pick it up and the caller identifies himself as being from the government, contacting you on a problem with your taxes.

Your heart races. You begin to wonder *what could possibly be wrong?* You picture investigations, fines, and trouble!

All those thoughts begin to spin in your head while you try to listen to what he is saying.

When you start to ask questions, the caller becomes aggressive and threatens serious consequences—police, criminal charges, and jail—if you don't provide specific information and make a payment right away.

That is called a telephone phishing scam.

Those scams are all too common during tax preparation season. The more sophisticated telephone scammers might even have a telephone call display ID that looks official, so please be very careful.

Or you might have been contacted through a very official-looking email message that demands personal information or even payment. That is an email phishing scam. Bogus requests can also be sent through the regular mail.

Scammers use the pretext of a government investigation to obtain your personal and financial information. That puts you at risk for identity theft and the loss of your money as they then access your bank accounts and credit cards. The scammers can even present a *positive ruse*—asking for personal information because they claim you qualify for a tax refund or a special benefit.

Remember: Official government requests for payment or notifications of refunds are typically sent through the regular mail -- and they already have your social insurance/security number, date of birth, and your direct deposit information, if you have previously established that payment option.

PROTECT AND CHECK!

PROTECT!

- Keep your personal information private, including PINS, user IDs, passwords, and access codes.
- Never provide personal or financial access information on the phone, through the Internet, or by email.

Appreciate Respect Value

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- Shred, destroy, or keep safe all documents that include any of your private and financial information, including your name and address.
- Your social insurance/security number is very important. It is often used as a tool for identify theft. Never use this number as ID. Reveal your social insurance/security number only to organizations that legally require that information, such as a pension application.
- Carry with you only the ID that you require that day; keep the rest in a secure place.
- Report all lost or stolen cards and ID immediately.

CHECK!

- Check references! Make sure the person or company preparing your taxes is legitimate.
- Do not rely on caller ID to confirm that your caller is from the government. Scammers can obtain caller IDs that look legitimate but are not.
- Do not click on a link within an email unless you know the sender and you are confident the email is actually from that stated sender.
- Confirm with your government office that they did send you a request in the mail for more information or payment. Verify whether you do, in fact, owe any taxes or if you qualify for a refund or benefit.

- Make sure your government office and agencies have your most current mailing address.
- Check your account statements and bills to ensure they are consistent with your regular billing cycle and that a statement has not gone missing.

If you suspect a scammer, contact your local police or national anti-fraud organization.

Rhonda Latreille, MBA, CPCA
Founder and CEO
Age-Friendly Business[®]

Body

"When we are positive, our brains become more engaged, creative, motivated, energetic, resilient, and productive at work. This isn't just an empty mantra. This discovery has been repeatedly borne out by rigorous research in psychology and neuroscience, management studies, and the bottom lines of organizations around the globe."¹

¹ Shawn Achor, Crown Business, "The Happiness Advantage: The Seven Principles of Positive Psychology That Fuel Success and Performance at Work," September 2010

Spirit



"Sometimes your joy is the source of your smile, but sometimes your smile can be the source of your joy."

Thich Nhat Hanh