

IDENTITY THEFT TOOLS AND RESOURCES TO HELP CLIENTS PROTECT THEIR IDENTITY

**February 10, 2016
Washington, DC**

Moderator



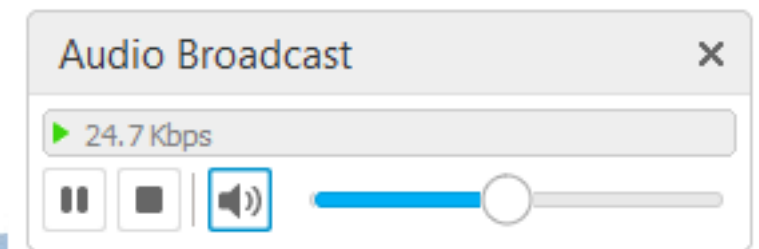
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National Disability Institute

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Please note: This webinar is being recorded and the materials will be placed on the National Disability Institute website at www.realeconomicimpact.org

Technical Assistance

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National Disability Institute

The mission of National Disability Institute is to drive social impact to build a better economic future for people with disabilities and their families.



NDI's Real Economic Impact Network

- An alliance of organizations & individuals dedicated to advancing the economic empowerment of people with disabilities.
- Consists of more than 4,500 members located throughout the United States.
- Includes non-profits, community tax coalitions, asset development organizations, financial education initiatives, corporations & private-sector businesses, federal/state/local governments & agencies, and individuals & families with disabilities.
- All partners join forces to embrace, promote & pursue access to & inclusion of people with disabilities in the economic mainstream.

Learn more about the REI Network at
www.realeconomicimpact.org/REI-Network.aspx



IdentityTheft.gov

Recovering from identity theft is easier with a plan.

Cindy Liebes
National Disability Institute
2/10/16

Overview

- What is identity theft?
- What is tax identity theft?
 - How does tax identity theft happen?
 - How to reduce your chance of being a victim
 - What to do if you're a victim
- IRS Imposter Scams



Definition of Identity Theft

- Identity theft is the misuse of another's personal information to:
 - fraudulently obtain
 - goods or services
 - a job
 - medical treatment, medications, or equipment
 - government services or benefits
 - hide from government, law enforcement, or others who perform background checks



Definition of Identity Theft

- Identity theft is the misuse of another's personal information to:
 - fraudulently obtain goods or services
- OR
- hide from government, law enforcement, or others who perform background checks



17.6 million

ID theft victims in 2014 (7% of US population)*

* U.S. Dept. of Justice, Bureau of Justice Statistics, Victims of Identity Theft, 2014 (September 2015)



Identity Theft Complaints on the Rise

	2013	2014	2015
Total Number of Identity Theft Complaints	290,102	332,647	490,220



Identity Theft

REPORTED
TO THE FTC



Report & recover from identity theft at
the FTC's [IdentityTheft.gov](https://www.identitytheft.gov).

Scope of the Tax Id Theft Problem

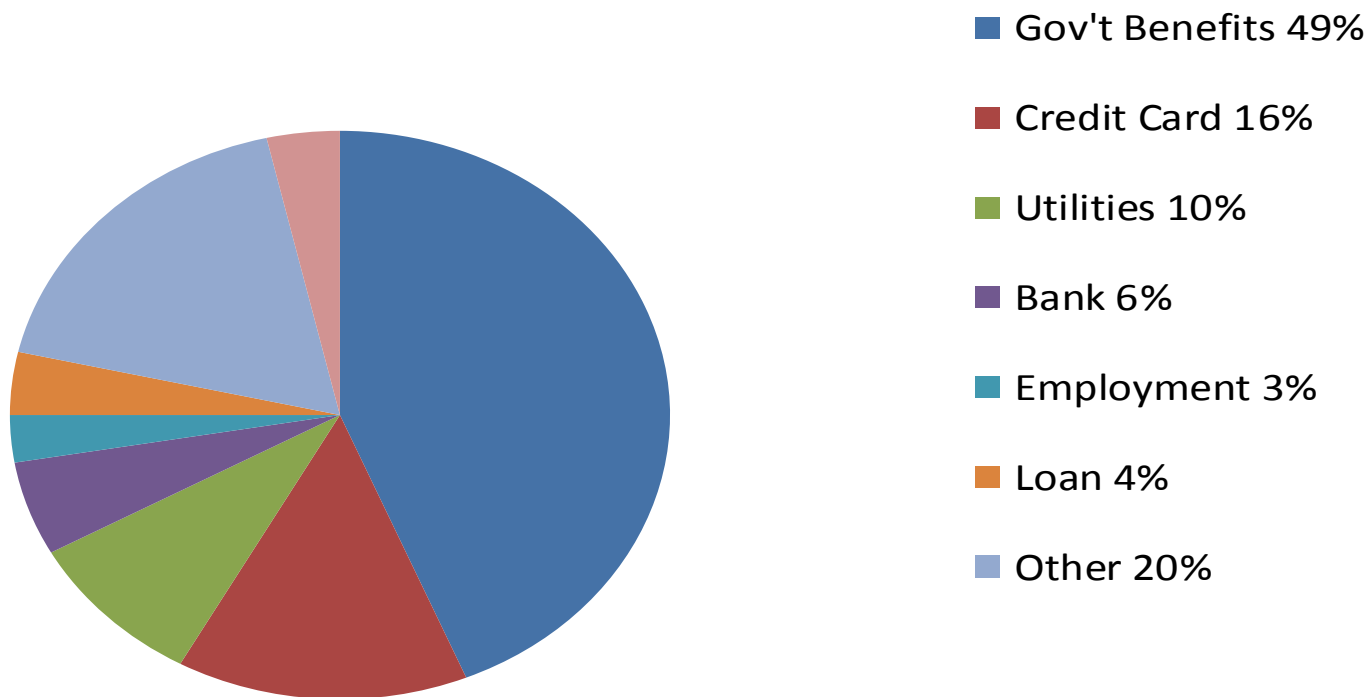
FTC statistics:

- 2015:
 - **45.3%** of all identity theft complaints pertained to taxes or wages
- 2014:
 - **32.8%** of all identity theft complaints pertained to taxes or wages
- 2013:
 - **33.9%** of all identity theft complaints pertained to taxes or wages

Source: Consumer Sentinel Network Data Book for January – December 2015



How Victims' Information is Misused



Source: Consumer Sentinel Network Data Book for January – December 2015



Types of Government Benefits Fraud

• Tax or wage-related fraud	45.3%
• Gov't benefits applied for/received	2.5%
• Other gov't docs issued/forged	1.1%
• Driver's license issued/forged	0.3%
• TOTAL:	49.2%

Source: Consumer Sentinel Network Data Book for January – December 2014



Imposter Scams – FTC Stats

- CY-2013 2,185
- CY-2014 52,138
- CY-2015 95,927
- Almost 50x as many as two years ago



Examples of Misuse

- Open credit card accounts
- Open utility accounts
- Apply for a tax refund
- Get a loan
- Apply for employment
- Get medical care



Impact on Victims

- Denial of credit/loans
- Denial of public benefits
- Denial of medical care
- Denial/loss of employment
- Harassment by debt collectors
- Legal issues/arrest
- Stress/anxiety
- Recovery time/expense



How Does Tax Identity Theft Happen?

How Does Tax Identity Theft Happen?

- Lost or stolen wallets, Medicare cards, smartphones
- Theft by family, friends, visitors, advisors
- Dumpster diving
- Stolen mail or tax returns
- Imposter scams
- Corrupt insiders
- Corrupt tax preparation services



How Does Tax Identity Theft Happen Online?

- Data breaches
- Phony emails from imposters
- Unsecure Wi-Fi hotspots
- Peer-to-peer file sharing
- Downloading software or apps from unknown sources



Warnings Signs of Possible Tax Identity Theft

- Social Security number is lost, stolen, or compromised
- Unusual delay in getting a refund
- IRS notification:
 - duplicate tax return filing
 - unreported income
 - duplicate dependents



How To Lessen Your Chance of Being a Victim

Reducing the Risk of Identity Theft

- **Protect what you have**
 - Minimize personal information in wallets or on smartphones
 - Keep personal information secure - locked
- **Be careful what you share**
 - Don't give info unless you know who's asking and why
 - Don't click on links sent in unsolicited email
- **Monitor**
 - Review mail and financial statements
 - Annualcreditreport.com
- **Dispose properly**
 - Shred



Preparing and Filing Tax Returns

- **Who?**

- Know your tax preparer

- **When?**

- Mail tax returns as early in the tax season as possible

- **How?**

- If mailing, do not put tax returns in outgoing mail; mail tax returns directly from post office
- If filing electronically, use a secure network
- How you file, store returns securely and shred drafts



Additional Advice for Individuals with Disabilities

- Protect Medicare or Medicaid card number, which might be SSN
- Protect personal information at home like you would cash or jewelry
- Make sure to open and review your mail and email
- Ask medical and care facilities about their data protection policies
- Select assistants and other support professionals with care



What to Do If You're a Victim

Reducing the Risk of Identity Theft

- Minimize personal information in purses or wallets, or on smartphones
- Shred financial documents before disposing
- Don't give out personal information unless you know who's asking for it and why they need it
- Keep personal information secure — at home, at the office, in your car
- Don't click on links sent in unsolicited email

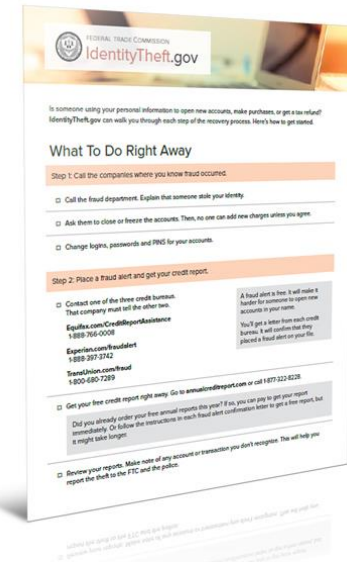
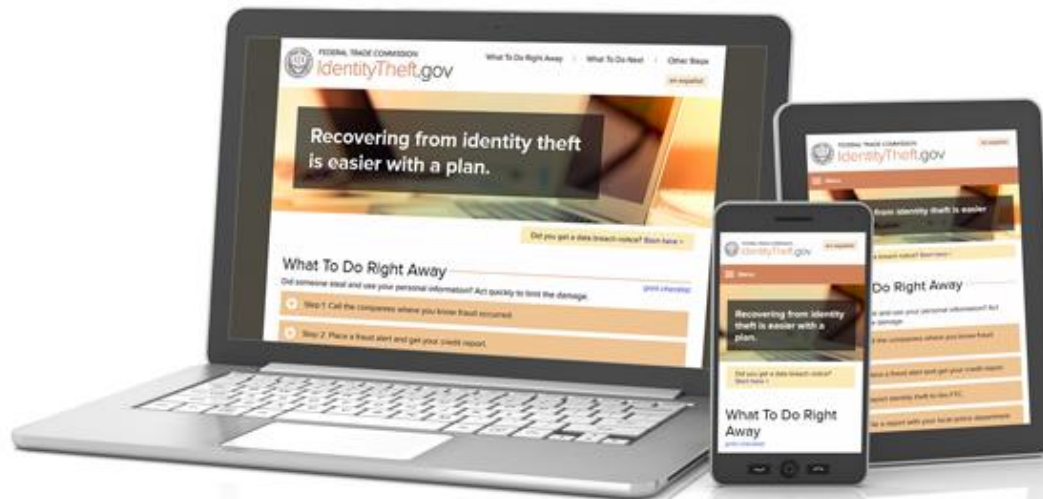
Reducing the Risk (cont.)

- Monitor accounts and review financial statements regularly
- Watch mail for statements for accounts or credit cards that you didn't open
- Confirm you get the statements you expect in the mail
- Get your free annual credit report at www.annualcreditreport.com
- Make a copy of everything in your wallet and store it safely

**What to do if
someone stole
your identity?**



IdentityTheft.gov





Report identity theft and get a recovery plan

Get Started →

or browse recovery steps

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:



Tell us what happened.

We'll ask some questions about your situation. Tell us as much as you can.



Get a recovery plan.

We'll use that info to create a personal recovery plan.



Put your plan into action.

If you create an account, we'll walk you through each recovery step, update your plan as needed, track your progress, and pre-fill forms and letters for you.



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Log In

En Español

Which statement
best describes
your situation?

I want to report identity theft.



Someone else filed a tax return using my information.



My information was exposed in a data breach.



Someone got my personal information or my wallet, and I'm worried about identity theft.



Something else.





What did the
identity thief
use your
information
for?

Select all that apply



Credit card accounts



Telephone, mobile, or utility accounts



Debit, checking, or savings accounts



Employment or taxes



Government benefits or IDs



Loans or leases



Other account types (Internet, insurance, securities, medical, etc.)

← Previous

Continue →



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Log In

En Español

1 Theft Details

2 Your Information

3 Suspect
Information

4 Additional
Information

5 Comments

6 Review Your
Complaint

Report Identity Theft to the FTC

Next, we are going to ask for specific details. We will use the information you provide to create your:

Identity Theft Affidavit



&

Recovery Plan



This will help you fix problems caused by identity theft.

Continue →

How we handle your information

It's up to you to determine how much personal information you want to provide. The FTC enters this information into a secure online database that law enforcement agencies use in their investigations.

Please read our [Privacy Policy](#) to learn more about how we safeguard your personal information.

← Start Over



- 1 Theft Details
- 2 Your Information
- 3 Suspect Information
- 4 Additional Information
- 5 Comments
- 6 Review Your Complaint

Please review your identity theft affidavit.
This is your official statement about what happened to you.

[Edit](#)

Identity Theft Victim's Complaint and Affidavit

A voluntary form for filing a report with law enforcement, and disputes with credit reporting agencies and creditors about identity theft-related problems.

About You (the victim)

- (1) My full legal name: Jane Doe
First Middle Last Suffix
- (2) My date of birth: 12/10/1973
mm/dd/yyyy
- (3) My Social Security Number: _____
Fill these items in by hand, after you print it out.
- (4) My driver's license: _____
- (5) My current street address:
123 Main Street Apt 23
Number & Street Name Apartment, Suite, etc.
Mapletown FL 12345 UNITED STATES
City State Postal Code Country
- (6) I have lived at this address since: 7/15/2005
mm/dd/yyyy
- (7) My primary phone: _____

Leave (3) blank until you provide this form to someone with a legitimate business need, like when you are filing your report at the police station or sending the form to a credit reporting agency to correct your credit report.

[← Previous](#)[Finalize →](#)



Your Report is not submitted yet.

Almost Done! We recommend creating a **free account** so you can:

- Get a **personal recovery plan** that tracks your progress
- Print **prefilled** letters & forms
- Return anytime to **update and view** your affidavit
- **Save time** if this ever happens again

Yes, submit and create account →

No thanks, submit without an account

I understand that I will **NOT** be able to make updates.

Instead, I will receive a **one-time copy** of my affidavit and recovery plan.



Welcome back.

Update your FTC Affidavit if you've discovered any new information.

[Yes, I have updates](#)[Not Right Now](#)

Your Recovery Plan

[Print](#)

Resolve fraud dispute with Bank of America. →

You called 14 days ago. Did you get a confirmation letter yet?

Place a fraud alert on your credit report. →

File a report with your local police department. →

Correct your credit report. →

Consider adding an extended fraud alert or credit freeze. →

[Hide Completed Items \(1\)](#)

✓ Report identity theft to the FTC.



Identity Theft Report

This report proves to businesses that your identity was stolen.

✓ Your FTC Affidavit

[Update](#)[Print](#)

+

Your Police Report

This is a paper document

[Add Police Report Info](#)

=

Your Identity Theft Report

This is a paper document



IdentityTheft.gov

QUESTIONS?

Join the Movement!

NDI's Real Economic Impact Network

Sign-up at bit.ly/NDI-sign-me-up

If you have questions on strategies to build the financial wellness of persons with disabilities, you can send your question to ask@ndi-inc.org.

AMERICAN DREAM EMPLOYMENT NETWORK (ADEN)



- Authorized national administrative employment network under the Social Security Administration Ticket to Work Program
- Administrative duties performed by NDI Ticket experts, employment services delivered by qualified service providers across the country
- Individuals receiving Social Security disability benefits age 18-64 who want to join the workforce can participate
- ADEN core services: job support and placement, work incentives counseling, financial wellness resources, and long-term employment supports.
- Partnerships with champion employers who strive for diverse workforce and hire individuals with disabilities

ADEN is a division of National Disability Institute



info@americandreamen.org



844.687.2336

Wrap-Up & Thank You

Join us for our next webinar:

Wednesday, March 9, 2016 at 3pm ET

Empowering Prosperity: Integrating Asset Building in to Human Services

Presenters: Janet Boguslaw and Marjorie Erickson-Warfield

More information about this webinar will be sent out the the REI Network list via email in the coming weeks.

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