They're at it again - tax scammers scheming new ways to steal personal information and money. All the new tax forms that came out this year just make it easier for scammers to confuse, hoodwink, and bamboozle you. Colleen Tressler, a Consumer Education Specialist with the Federal Trade Commission (FTC), advises us to be especially on guard for all these new tax scams.

In one scenario, identity thieves file a fake tax return and have the refund deposited into your bank account. The thieves then contact you, often by phone, and -- posing as the IRS or debt collectors for the IRS -- demand you return the money to the IRS. But following the thieves' instructions actually sends the money to them.

In another version, after you get that erroneous refund, you get an automated call, allegedly from the IRS, threatening you with criminal fraud charges, an arrest warrant, and “blacklisting” of your Social Security number. The caller gives you a case number and a telephone number to call to return the refund.

Don't take the bait!

If you or someone you know gets an unexpected tax refund, follow the guidance outlined by the IRS for how to return the funds to the agency. The steps for returning paper checks and direct deposits differ.

In a different scam, criminals are using imposter tax preparation web sites and phone numbers to steal peoples' personal information. Here's how this scam works: You go online to find a tax preparation service to prepare and e-file your tax return. But instead of landing on a legitimate site, you click on an imposter site designed to look like some well-known tax preparation company. The impersonator site looks real, and it's set up to collect personal information that can be used to commit fraud, including identity theft.

The FTC offers these tips to help you fight tax identity theft:

- File your tax return early in the tax season, if you can.
- Use a secure internet connection if you file electronically, or mail your tax return directly from the post office.
- When using an online tax preparation service, look for the tax preparer identification number. The IRS requires all paid tax preparers to have one before filing any returns.
- To determine if a website is encrypted, look for “https” at the start of the web address (the “s” is for secure). Some websites use encryption only on the sign-in page, but if any part of your session isn’t encrypted, your entire account could be vulnerable. Look for https on every page you visit, not just when you sign in.
- Ask tax preparers about their data security policies, and how they protect your information.
- Respond to all mail from the IRS as soon as possible.
- If tax identity theft happens to you, visit IdentityTheft.gov to report it to the FTC, file an Identity Theft Affidavit with the IRS electronically, and get a personal recovery plan.

Seniors Vs. Crime offices in The Villages have the FTC’s ID Theft Personal Recovery Plan booklets available for the asking -- there is no charge. Simply stop by any of our offices to pick one up.

If you spot a scam, report it at ftc.gov/complaint. Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.

If you need assistance with understanding any aspects of these new income tax scams, contact your nearest Seniors Vs. Crime office in The Villages for advice or assistance. Seniors Vs. Crime can be reached at:

- The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages – (352) 674-1882
- The Marion County Sheriff’s Office in The Villages – (352) 753-7775
- The Sumter County Sheriff’s Office in The Villages – (352) 689-4600, Extension 4606
- The Wildwood Police Department Annex at Brownwood in The Villages – (352) 750-1914

Volunteers at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE ‘Seniors vs. Crime Region 4’ on Face Book. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689-4606.