Dr. Friday.

TAX & FINANCIAL FIRM, INC.

QUICK CHECKLIST

Tax Identity Theft Quick Response Checklist

A 10-Minute Checklist for Rejected Returns, IRS Identity Letters, and Stolen Tax Information

Tax-related identity theft can happen when someone uses your Social Security number, ITIN, dependent's information, or business information to file a fraudulent return, claim a refund, or create tax records that do not belong to you.

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TAX YEAR & ADVICE NOTICE

Tax laws and IRS guidance can change and may differ by tax year. This guide provides general educational information, not personalized tax advice. Confirm the rules and deadlines for the tax year of your return, and consult a qualified tax professional about your situation.

Use this checklist if your return was rejected, your refund is delayed for identity verification, or you received tax documents or IRS activity you do not recognize.

Key Takeaway: Move quickly, but do not panic-file random forms. Save the notice, verify what happened, file the correct return, and use the IRS and FTC identity-theft tools that fit your situation.

Security Warning: The IRS generally initiates most contact by mail. Do not click links in surprise texts, emails, or social media messages claiming to be the IRS.

Tax Identity Theft: First 5 Moves

Use this when a return is rejected, an IRS identity letter arrives, or tax records look wrong.

1 Save the trigger

Keep the IRS letter, e-file rejection, false form, envelope, and deadline.

2 Verify safely

Use official IRS, FTC, state, or agency sites. Do not click surprise links.

3 File the correct return

If e-file is blocked, ask whether a signed paper return is needed.

4 Use the right tool

Form 14039, identity verification, or an IP PIN may apply. Follow the notice.

5 Track every step

Save copies, call notes, confirmation numbers, and mailing proof.

Before you respond:

Read the notice instructions first. Some IRS identity letters tell you to verify your identity instead of sending Form 14039.

Educational only. Check rules for your return's tax year.

Quick Answer

If someone may have used your tax identity, start by reading the IRS notice or e-file rejection carefully, saving all records, and confirming whether Form 14039, an Identity Protection PIN, a paper return, or an IRS identity verification step is needed.

You should also protect your broader identity through IdentityTheft.gov, your financial accounts, credit reports, passwords, and state tax agency if state taxes may be affected.

Who This Checklist Is For

Use this checklist if:

- [ ] Your e-filed return was rejected because your SSN or dependent's SSN was already used.
- [ ] You received an IRS identity verification letter.
- [ ] Your refund is delayed for identity review.
- [ ] You received a W-2, 1099, or 1099-G for income or benefits you did not receive.
- [ ] Your IRS transcript shows activity you do not recognize.
- [ ] A business return may have been filed under your EIN.
- [ ] A tax preparer changed refund information or filed something you did not approve.
- [ ] You want to request an IRS Identity Protection PIN.

Educational only. Check rules for your return's tax year.

First Safe Steps

- [ ] Save the IRS notice, e-file rejection message, tax document, or transcript page.
- [ ] Do not ignore the letter or rejection.
- [ ] Confirm whether the notice is real by using official IRS contact information, not a link from an email or text.
- [ ] Review the tax year, taxpayer name, SSN/ITIN, dependent information, and notice deadline.
- [ ] Contact your tax preparer if one prepared the return.
- [ ] File the correct tax return. If e-file is blocked, ask whether a paper return is needed.
- [ ] Complete IRS Form 14039 only when it fits your situation.
- [ ] Request an IRS Identity Protection PIN if appropriate.
- [ ] Report broader identity theft at IdentityTheft.gov if personal information was stolen or misused.
- [ ] Check state tax agency steps if state taxes may be affected.
- [ ] Keep copies of every letter, form, return, phone note, and mailing receipt.

> **Record Rule:** Make one identity-theft folder. Keep the notice, return copy, Form 14039, FTC report, transcript notes, mailing proof, and every phone call note together.

Educational only. Check rules for your return's tax year.

Common Warning Signs

Warning sign	What it may mean	First record to save
E-file rejection because your SSN was already used	Another return may have been filed first	Full rejection message and rejected return copy
IRS identity verification letter	The IRS needs to confirm who filed the return	Full letter, envelope, and deadline
Unexpected W-2, 1099, or 1099-G	Someone may have used your information for wages, contract income, or benefits	Tax form and issuing agency or payer details
Transcript activity you did not request	There may be unauthorized return or account activity	Transcript page and date accessed
Refund routed to an account you do not know	Return information may have been changed or misused	Filed return, refund details, preparer records

Educational only. Check rules for your return's tax year.

Common Warning Signs

Which Tax Identity Theft Path Fits?

Match the warning sign to the first safe action and the record to save.

E-file rejected

Warning sign
A return already used your SSN, ITIN, dependent SSN, or EIN.

First safe action
Save rejection code. Prepare the correct return. Ask if paper filing and Form 14039 are needed.

IRS identity letter

Warning sign
The IRS needs to verify who filed or tried to file.

First safe action
Follow the letter. Verify through official IRS channels. Keep confirmation notes.

False tax form

Warning sign
You received a W-2, 1099, or 1099-G for income or benefits you did not receive.

First safe action
Contact the issuer or state agency. Request correction. Save every communication.

Future protection

Warning sign
You want to reduce the chance of another fraudulent federal return.

First safe action
Request or retrieve an annual IP PIN. Store it securely and use the current PIN.

Keep one folder with the notice, correct return, Form 14039 or IP PIN records, FTC/state reports, call notes, and proof of mailing or submission.

Educational only. Check rules for your return's tax year.

IP PIN Basics

An IRS Identity Protection PIN is a six-digit number that helps prevent someone else from filing a federal tax return using your SSN or ITIN. Once you have an IP PIN, the correct PIN must be used on your return.

Helpful	Important caution
Helps stop fraudulent federal returns using your identity	You must use the correct annual PIN when filing
Can protect taxpayers, spouses, and dependents who can verify identity	A missing or wrong PIN can delay or reject a return
Can be requested through IRS online tools when identity verification works	Keep the PIN private and do not share it casually

Common Mistakes To Avoid

- Ignoring an e-file rejection because you think it is a software problem.
- Filing a second return without understanding why the first one was rejected.
- Sending Form 14039 when the IRS letter gives different instructions.
- Losing the annual IP PIN or using last year's PIN.
- Clicking links in suspicious messages that pretend to be the IRS.
- Forgetting to protect dependent, spouse, or business information.
- Failing to contact the state unemployment agency after receiving a false 1099-G.
- Not reviewing the completed return before a preparer files it.
- Mailing documents without keeping copies and proof of mailing.

Educational only. Check rules for your return's tax year.

When To Stop and Get Professional Help

Stop and get qualified help before acting if:

- Your return was rejected because your SSN, ITIN, dependent's SSN, or business EIN was already used.
- You received an IRS identity verification or identity theft notice.
- You received a 1099-G, W-2, or 1099 for income you did not receive.
- A dependent was claimed by someone else.
- A preparer changed your refund account or filed without permission.
- A business return or payroll filing may have been filed fraudulently.
- You are unsure whether to file Form 14039, paper-file a return, amend a return, or respond to a notice.
- You have a deadline on an IRS letter.

Ask Early: Identity theft cases are easier to manage when the records are organized from the beginning. Save everything before mailing, faxing, uploading, or calling.

Public IRS and FTC Resources

- IRS identity theft guide for individuals: https://www.irs.gov/identity-theft-central/identity-theft-guide-for-individuals
- IRS Form 14039, Identity Theft Affidavit: https://www.irs.gov/dmaf/form/f14039
- IRS Get an IP PIN: https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin
- IRS identity theft victim assistance: https://www.irs.gov/individuals/how-irs-id-theft-victim-assistance-works
- FTC identity theft recovery: https://www.identitytheft.gov

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Public IRS and FTC Resources

Educational Disclaimer

This resource is for general educational purposes only and is not personalized tax advice, legal advice, cybersecurity advice, or IRS representation. Identity theft situations vary. Before filing forms, responding to notices, or sending documents, consult a qualified tax professional about your specific facts and deadlines.

Next Step: Build Your Tax Identity Theft Recovery File

If this checklist helped you see that the issue needs more than one phone call, the next step is to organize a full recovery file before responding.

The **Tax Identity Theft Recovery Workbook** helps you track IRS notices, decide whether Form 14039 or an IP PIN fits your situation, organize paper-filing records, handle false 1099-G or dependent-claim issues, document preparer misconduct concerns, and keep a complete call and mailing log.

It is a good fit if you:

- Had a tax return rejected because information was already used.
- Received an IRS identity theft or identity verification letter.
- Need to organize a Form 14039 or IP PIN record.
- Received tax documents for income or benefits you did not receive.
- Need your records organized before contacting Dr. Friday's office.

For help reviewing tax identity theft notices, rejected returns, false tax documents, IP PIN questions, Form 14039, or IRS response records, contact Dr. Friday Tax and Financial Firm, Inc.

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Explore the companion workbook

drfriday.com/resources/tax-identity-theft/#workbook

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