

**Abstract:** Many people might not start thinking about filing a tax return until close to this year's April 17 deadline. But there's another date to keep in mind: the day the IRS begins accepting 2017 returns in 2018. As this article explains, filing as close to this date as possible could protect a taxpayer from identity theft.

## **Help prevent tax identity theft by filing early**

If you're like many Americans, you might not start thinking about filing your tax return until close to this year's April 17 deadline. You might even want to file for an extension so you don't have to send your return to the IRS until October 15.

But there's another date you should keep in mind: the day the IRS begins accepting 2017 returns (usually in late January). Filing as close to this date as possible could protect you from tax identity theft.

### **Why it helps**

In an increasingly common scam, thieves use victims' personal information to file fraudulent tax returns electronically and claim bogus refunds. This is usually done early in the tax filing season. When the real taxpayers file, they're notified that they're attempting to file duplicate returns.

A victim typically discovers the fraud after he or she files a tax return and is informed by the IRS that the return has been rejected because one with the same Social Security number has already been filed for the same tax year. The IRS then must determine who the legitimate taxpayer is.

Tax identity theft can cause major complications to straighten out and significantly delay legitimate refunds. But if you file first, it will be the tax return filed by a potential thief that will be rejected — not yours.

### **What to look for**

Of course, in order to file your tax return, you'll need to have your W-2s and 1099s. So another key date to be aware of is January 31 — the deadline for employers to issue 2017 W-2s to employees and, generally, for businesses to issue 1099s to recipients of any 2017 interest, dividend or reportable miscellaneous income payments. So be sure to keep an eye on your mailbox or your employer's internal website.

### **Additional bonus**

An additional bonus: If you'll be getting a refund, filing early will generally enable you to receive and enjoy that money sooner. (Bear in mind, however, that a law requires the IRS to hold until February 15 refunds on returns claiming the earned income tax credit or refundable child tax credit.) Let us know if you have questions about tax identity theft or would like help filing your 2017 return early.