

Spotting IRS scams

Easy · 10 min to read; 15 min to set up an IRS online account · Free

The IRS starts almost all contact by mail. It never demands payment by gift card, prepaid debit card or wire, never threatens arrest, never texts or emails without your permission, and never DMs you on social media. If you're unsure whether you really owe, sign in to your own IRS online account at [IRS.gov](https://www.irs.gov) and check your balance; don't use any number or link the contact gave you. Real payments go only to the "United States Treasury."

YOU'LL NEED

- ☐ A photo ID, if you set up an IRS online account
- ☐ The suspicious message or the caller's number, to report it

WHAT TO KNOW

- 1 **Expect mail first.** The IRS starts most contact through regular U.S. mail. It may call or visit in special cases, like an overdue tax bill or an audit, but you'll generally have received several letters ("notices") first.
- 2 **Hang up on anyone demanding immediate payment by a prepaid debit card, gift card or wire transfer.** The IRS generally mails a bill first.
- 3 **Ignore threats.** The IRS doesn't threaten to bring in police or immigration officers to arrest you for not paying, and it can't revoke your driver's license or immigration status. It also doesn't demand payment without letting you question or appeal the amount.
- 4 **Know what the IRS doesn't send: emails without your permission, texts without your permission, or direct messages on social media.** It also never calls to tell you about a refund.
- 5 **Check for yourself.** Sign in to your IRS online account at [IRS.gov](https://www.irs.gov) to see any balance owed, payments, digital notices and refund status. Got a letter? Look up the notice number in the IRS's notices and letters search.
- 6 **If you really owe, pay only the "United States Treasury," using the options at [IRS.gov/payments](https://www.irs.gov/payments).**
- 7 **Lock down your tax identity.** An Identity Protection PIN is a six-digit number, known only to you and the IRS, that stops someone else from filing a return with your SSN. You can request one in your online account even if you don't have to file. Under 18? You have to use an alternative enrollment option.

Watch out The FTC says no real business or government agency will ever tell you to buy a gift card to pay them.

DAD NOTE *The IRS writes letters. It doesn't call you at dinner yelling about warrants.*

Full lesson: aptkeys.com/money/taxes-for-regular-people/spotting-irs-scams/

Checked October 2, 2026. Sources: Internal Revenue Service; Federal Trade Commission.