For families with children and aging parents, it’s important to make sure everyone guards their personal information online and at home.

It may be time for “the conversation.”

The IRS (in its Security Awareness Tax Tip Number 5, December 21, 2015), states revenue departments and the tax industry have teamed up to combat identity theft in the tax arena. Their theme: Taxes. Security. Together.

“Working in partnership with you, we can make a difference.”

**Students**

Especially in families that use the same computer, students should be warned against turning off any security software in use or opening any suspicious emails. They should be instructed to never click on embedded links or download attachments of emails from unknown sources. Identity thieves are just one of many predators plying the Internet. Actions by one computer-user could infect the machine for all users.

**Young Children**

Young children should be warned against oversharing personal information on social media. Oversharing about home addresses, a new family car, or a parent’s new job gives identity thieves a window into an extra bit of information they need to impersonate you.

**Aging Parents**

Aging parents are also prime targets for identity thieves. If elderly parents are browsing the Internet, they may need the same conversation about online security, avoiding spam email schemes, and oversharing on social media.

They may also need assistance when reviewing charges to their credit cards and withdrawals from their financial accounts. Unused credit cards should be canceled. An annual review should be made of their credit reports at annualcreditreport.com to ensure no new accounts are being opened by thieves, and reviewing their Social Security Administration account to ensure no excessive income is accruing to their account.

**Scam Calls**

Seniors also are especially vulnerable to scam calls and pressure from fraudsters posing as legitimate organizations, including the Internal Revenue Service, and demanding payment for debts not owed. The IRS will never make threats of lawsuit or jail or demand that a certain payment method, such as a debit card, be made.
Fraudsters will try to trick seniors, telling them they have won a grand prize in a contest or that a relative needs money --- anything to persuade a person to give up personal information, such as their Social Security number or financial account information.

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Some simple steps --- and a conversation --- can help the young and old avoid identity theft schemes and scammers. To learn additional steps you can take to protect your personal and financial data, visit **Taxes. Security. Together.** You may also read *IRS Publication 4524*, Security Awareness for Taxpayers.