

**Here is a great composition of**  
**HOW TO DEAL WITH TELEPHONE SCAMMERS!**  
*found in Forbes magazine from Senior Contributor, Kelly Phillips Erb*

The best advice? **Hang up.** Don't engage.

Why not?

Here are reasons why you should never engage with scammers:

1. *When you engage with a scammer - even if you are blowing a whistle in the phone - you've just confirmed two pieces of information for the scammers: they've called a working phone number AND you'll answer the phone.* Why does this matter? Because stealing money from taxpayers is only one part of the equation. Remember that identity theft isn't just about getting money out of you one time or stealing a tax refund check, it's an entire industry. Your data typically isn't getting stolen in one fell swoop: your identity profile is being put together piece by piece. Key bits of information about you may be stored, repackaged and sold from one scammer to the next. The fact that you answered the phone and were willing to engage? That's valuable to scammers who might try it again later - or sell your number to the highest bidder.
2. *When you tell scammers to stop calling you, you may inadvertently give out more information about your phone number.*  
When you offer comments like "stop calling my house" or "don't call me at work" or "this is my cell phone," you've just added to the database. Not only do the scammers know that it's a good number, and you'll answer (see #1), *you've now offered up more details about the number the scammer just called (i.e. it's your house, workplace or cell number).* If they're simply calling off of a stolen call list, you've just made your phone number more valuable.
3. *When you tell scammers that you know you don't owe anything, you might have confirmed your name, that you're a taxpayer, and worse, possibly your Social Security Number (SSN).*  
Remember, this isn't some kid calling with a script: these are professional thieves who likely do this for a living. They know how to get what they want. It can be easy to give out or confirm additional information even if you don't intend to. For example, if a scammer says, "Our records indicate that Kelly Erb with SSN 123-45-6789 owes \$5,400," and I reply "That's not true, I always pay my taxes," I might have inadvertently offered up more information. Not only does the scammer now know that *my phone number is good (see #1), they have a name to attach to it.* And since I automatically didn't say, "That's not my Social Security Number," that may be an indication that they have the right SSN, too. *So now they might have the name and SSN of a taxpayer who claims to be current: that strongly suggests that I have a job or other taxable income and that I have enough in assets to pay my bills regularly.* I just became an even more valuable

commodity to the scammer.

4. *When you make threats back, you might be offering valuable "out of wallet" information.*

It may be tempting to bring out the big guns like "I'll get you, I'm a lawyer" or "How dare you, my dad is a cop" or "Just wait until my Army husband, Bill, gets home." But think about what you've just said. Yes, more information about yourself. Those additional nuggets are helping form your profile. As law enforcement told me, pieces of data are matched to other data. Suddenly, you're no longer just a random phone number. *You're Jane Smith, SSN 123-45-6789. You're a lawyer, and your dad is a cop. You live at 123 Elm Street, Anytown, USA 12345 (since that address matches your phone number). Your spouse's name is Bill, and he works for the government.* That data – especially once it's been matched with more data which can be found in other places, such as social media sites or from a recent hack – is incredibly valuable.

5. *You're never going to make them feel bad.*

I know that it makes you feel better to tell off a scammer but at the end of the day, it doesn't bother them. Understand that these people are thieves. They are preying on vulnerable people - typically the elderly, students, and immigrants - who they can bully. They often use threatening language to scare taxpayers into giving up information or money: in one such instance, an older victim was so distraught as a result of threats from the scammer, that he crashed his car on the way to pick up a wire. These are not nice people. Your threats, bad language, telling them off? They've likely heard - and said - worse. You're not fazing them one bit. Don't waste your time.