

JANUARY

2019

HAPPY NEW YEAR !!!

HOW TO BEAT THE GRANDPARENT SCAM

CALLERS PRETENDING TO BE GRANDKIDS ARE STILL TARGETING OLDER AMERICANS THE PHONE RANG—NOT THE CELLPHONE THAT I NORMALLY USE, BUT MY OFFICE LANDLINE—AND THE SCAM BEGAN WITH AN INNOCENT, "HI, GRANDPA." "WHO'S THIS?" I ASKED

"Don't you recognize my voice? It's Kenny. I'm in Chicago." (All names have been changed to protect the victims.)

IT WAS A YOUNG MALE, BUT I WASN'T SO SURE IT WAS MY LOS ANGELES-BASED GRAND-SON. I ALSO WASN'T AWARE THAT HE WAS VISITING CHICAGO, THOUGH HIS SISTER, EMILY, WAS WORKING THERE AT THE TIME.

He asked: "Can I tell you something in secret that you won't tell anybody else, please?" This turns out to be a familiar request by scammers.

INTRIGUED, I RESPONDED, "OF COURSE

I was the potential victim of a financial trick that is aimed at countless grandparents across the country, costing them millions of dollars, according to Federal Trade Commission estimates. In 2015 alone, the FTC received 10,565 "family/friend impostor" fraud complaints; it's impossible to say how many more recipients of these calls didn't notify the authorities. "Here's what happened. Emily and I went to a White Sox game last night," the caller began explaining. Strange—if they went to a baseball game, they would surely watch the Cubs on the north side of Chicago, where Emily was living.

HE CONTINUED: "WE WERE ON OUR WAY BACK TO OUR HOTEL [EMILY HAD AN APARTMENT, SO WHY A HOTEL?] WHEN OUR CAB WAS PULLED OVER BY THE POLICE. THEY FOUND POT IN THE TRUNK AND ARRESTED US. I'M AT THE POLICE STATION NOW WITH A LAWYER." MENTIONING AN AUTHORITY FIGURE LIKE THE LAWYER IS ANOTHER TRADITIONAL PLOY OF THIS KIND OF SCAM.

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I was both stunned and dubious. "Were you carrying any drugs yourselves?" I asked. They weren't. Then why were they arrested? "The police say I have to stay in Chicago for four to six weeks until the cab driver's trial. If they release us, they want \$2,000 to make sure we'll come back." Both Ken and Emily are college students who were due to return to classes in a few days

The caller wanted me to talk to the "lawyer," his partner in crime. "He's right here next to me." I could hear muted conversation in the background, but it didn't sound much like the noisy Chicago police stations I had covered early in my reporting career.

Increasingly suspicious, I said, "If all this is true, Kenny, you should talk to one of our relatives in Chicago, not me. But the whole thing seems very fishy."

"Please, Grandpa," was the heartfelt response. I had a momentary twinge, then asked, "Kenny, if that's who you are, what's your address in Los Angeles?"

The phone went dead. Unfortunately, I don't have caller ID on my office phone, so I couldn't determine where the call came from. The FTC says scammers phone from anywhere, including overseas.

The scariest part of the experience? These scammers knew my name, my grandchildren's names, my phone number and even some of our personal information, like where my granddaughter was temporarily living. How? Simple: "They buy it or steal it," says the FTC.

The lesson: If you ever get a call from or about a grandchild or any other relative in danger or trouble, and the immediate request is for cash, you need to pause, calm yourself, say you will have to consult another family member first, and hang up. Then check. If the emergency is by any chance real, you can still respond appropriately. If it's not—and the odds point to that—congratulate yourself. You just avoided being on next year's FTC list of those victimized by impostors.

HERE'S WHAT THE SHUTDOWN MEANS FOR FILING YOUR TAXES

Even though the Internal Revenue Service is one of the agencies affected by the partial federal shutdown, financial experts say you should still be getting ready to file your income taxes. But, if the stalemate over funding the government drags on for much longer, you might have to wait a while for your refund. We have three weeks before [the IRS] would normally open up at the end of January" to accept returns, says Edward S. Karl, a certified public accountant (CPA) and vice president of taxation for the American Institute of CPAs. The IRS is expected to begin accepting returns Jan. 29, and employers have until the end of the month to send out W-2s and other income tax documents people need before they can file their returns.

People with the simplest returns tend to file early, while those with more complicated ones file closer to the April 15 deadline, which falls on a Monday this year.

Karl's advice? For now, it's business as usual. If you usually start preparing your tax return early or begin getting your papers ready to give to a paid tax preparer, you should still start now. "Gather all your information together as you normally would," he said. Then, "when the shutdown lifts, file immediately."

The uncertainty of when the shutdown will end and what a prolonged closure would mean for taxpayers who are due refunds is "going to be a huge problem, potentially," says Chicago CPA Joseph A. Odzer. Especially taxpayers who file early look forward to receiving their refunds quickly. Some use the money to make a mortgage or car payment or put it in their retirement account, Odzer says.

Tax experts also caution that if Americans owe estimated tax payments or back taxes, they are still obligated to pay on time.

IRS typically processes payments, but even if they don't process [them], a shutdown would not absolve a taxpayer from paying," Karl says. "January 15 is an estimated tax payment date, and taxpayers should absolutely make those payments.

Passage of last year's tax overhaul caused changes in 400 IRS forms, and the agency has revised its tax withholding tables and changed tax rates and brackets. Even with the shutdown, an hour-long video the IRS has prepared to help walk taxpayers through the changes is still available.

'FOREVER' STAMPS WILL SOON COST 55 CENTS

Say hello to new postage prices in 2019 — and consider stocking up on stamps now. Starting Jan. 27, the U.S. Postal Service is rolling out updated mailing and shipping rates, including a 10 percent increase in the cost of 'forever' stamps, from 50 to 55 cents.

Percentage-wise, that's the biggest jump in more than two decades. The price hike comes after a year of revenue troubles for USPS, which reported a net loss of \$3.9 billion in fiscal 2018. "The finances of the Postal Service are being challenged by electric alternatives and competition from other substitutes to hard copy mail, which decrease our revenue," says USPS spokesman Carl Walton. "At the same time, our costs to serve the American public are increasing in areas such as transportation, health care, etc

But not all of the changes, which were approved by the Postal Regulatory Commission in November, will cost consumers more money. The charge for mailing domestic postcards, for example, remains the same (35 cents). And the price of each additional letter ounce will decrease by nearly a third, from 21 to 15 cents. This means you'll get modest savings on weightier letters, even after taking the initial stamp increase into account. A two-ounce letter, for example, currently costs 71 cents to mail, but will be 70 cents once the new rates take effect.

When it comes to packages, however, expect higher rates across the board. Shipping costs are increasing for both Priority Mail and Priority Mail Express, with Priority Mail flat-rate retail prices rising an average of 6.6 percent. A medium flat rate box will soon cost \$14.35 (up from \$13.65), while a padded Priority Mail envelope will hit \$8.00 (up from \$7.25).

While there's not much you can do to avoid higher package prices, there's still time to buy stamps at their current rate. Head to your local post office, call 800-STAMP24, or visit usps.com/shop to stock up before the 27th.

Did you know?

The CARD Act—the 2009 federal law governing credit cards—placed caps on credit card late fees but allowed the Consumer Financial Protection Bureau (CFPB) to increase the cap if there are changes in a consumer price index. In January 2019, issuers will be able to increase already steep credit card late fees by \$1 (up to \$28 for the first late payment) and charge up to \$39 if cardholders make a late payment on the same card twice or more in a six-month period. Consumers facing a late fee can call their credit card issuer and ask them to waive it, however—a courtesy that the issuer may offer, particularly if it's the cardholder's first time being late.

Late fees, explained

If paying a late fee on your credit card bill feels punishing, that's by design. In part, issuers use these penalties to discourage cardholders from falling behind on their obligations. And they can be applied swiftly, too: Even if you're just a day past due — surprise! — one might pop up on your account and ruin your day.

The Credit Card Act of 2009, which generally limits late fees, comes with a provision that allows the CFPB to annually adjust caps on permissible late fees in step with a consumer price index. If the consumer price index doesn't change enough to move the fees up or down by a full dollar, the fees remain the same. But if the index rises or falls enough, it triggers an increase or decrease. This year, it was the former.

Updated EITC guide helps taxpayers claim hundreds, even thousands

Consumer Action has again updated one of our core publications, *Get Credit for Your Hard Work*. Published annually since 2004, the fact sheet is designed to help eligible workers claim the Earned Income Tax Credit (EITC), which, in 2019, can put as much as \$6,431 back into the pockets of low- and moderate-income working parents filing taxes for 2018. Qualifying workers without children are eligible for a credit of up to \$519. The publication is available in English, Spanish, Chinese, Vietnamese and Korean. Created in 1975, the EITC is widely regarded as the federal government's most effective antipoverty program. (Nearly 30 states and Washington, DC, also provide an Earned Income Tax Credit to state taxpayers who qualify, as do some local governments

Unfortunately, the program remains underutilized, with only an estimated four out of five eligible workers claiming the EITC they're entitled to. The demographics missing out on the credit include those who live in rural areas, are self-employed, are childless, are not proficient in English, or are grandparents raising their grandchildren. Unlike some other credits, qualified taxpayers can receive money through the EITC even if they don't owe any taxes

With the average credit being over \$2,400, a household that leaves this money on the table forgoes the opportunity to build savings, pay down debt, buy necessities, make needed home and auto repairs, and otherwise improve their financial wellbeing. In an effort to help taxpayers avoid this, the IRS has been educating the public about the tax credit over the last 13 years through national EITC Awareness Day. This year, the government agency, consumer groups and educators will be holding live events, publishing articles, generating media coverage and otherwise spreading the word about the EITC (as well as the Child Tax Credit, the Additional Child Tax Credit and the American Opportunity Tax Credit) throughout the day of the event (Jan. 25.)

There are no major changes to the EITC for tax year 2018 (although, as usual, income limits and credits have edged higher to keep pace with inflation). The main change for the 2019 tax filing season, which will affect all individual (personal) filers, is the adoption of a single, shorter and simpler Form 1040 that will replace the three versions—1040, 1040A and 1040EZ—that were used in the past.

The IRS is encouraging community organizations, employers and others to join them in getting the word out this year. For sample articles, social media messages, posters and other materials to do so, the IRS offers a [Partner's Outreach Toolkit](#) and [Quick EITC Outreach kit](#)

The IRS will begin accepting tax returns on Jan. 29, with returns due by April 15 (unless you live in Maine or Massachusetts, where returns are due April 17 due to state holidays on the 15th and 16th). You must file a return in order to receive the EITC.

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REDUCE YOUR CHANCES OF TAX IDENTITY THEFT

Since the income tax season is here, taxpayers should become aware that tax identity theft acts are also present, requiring increased vigilance. It is important that the public take careful and extra precautions to prevent becoming victims of tax identity theft.

Here are a few strategic procedures to follow:

FILE YOUR TAX RETURN AS EARLY AS POSSIBLE. Research has shown that taxpayers who file earlier, prior to March 1, face a lower chance of having their identity stolen.

BEWARE OF TELEPHONE CALLS ALLEGEDLY FROM THE IRS. Never give any information over the phone to persons who call regarding your taxes. The IRS does not call you since they always send written communications.

MONITOR CHECKING AND FINANCIAL ACCOUNT STATEMENTS. Look for signs of identity theft and for purchases and transactions not made by you. It is a good idea to check your credit report to see if there are any signs of fraudulent activity.

WATCH FOR CREDIT CARD DATA BREACH REPORTS. If your credit card company or any business with which you do business reveals that their computer system has been accessed by thieves, be sure to closely monitor monthly statements. Be sure to follow any instructions the hacked company may provide in order to protect your accounts.

Tax ID theft can result when someone uses your SSN or personal information to file fraudulent tax returns or claim certain tax benefits. You may only know when you receive an IRS letter.

It is important that all consumers protect their personal and financial information from scammers given recent increased data breaches.

INACCURATE DATA ON YOUR CREDIT REPORT

Your credit report contains some vital information such as where you live, how promptly you pay your credit card, department store and utility bills as well as any late mortgage or rent payments. The report will also contain information on whether you have been sued, arrested or filed for bankruptcy.

Credit card companies sell your information to banks, insurance companies, employers and other businesses that use the information to evaluate your application for a loan, credit, insurance, employment or even for renting an apartment or house. This credit information determines if a loan is forthcoming and whether you qualify for lower interest rates.

Thus the accuracy of this data is critical for consumers in order to qualify for jobs, insurance, mortgages, car loans, credit cards making it necessary to peruse credit reports

to determine if there are errors or misinformation on reports.

Credit blemishes can include delinquency in payment of credit cards, mortgages, rent, utility, department stores or medical bills. 30 or more days late in payments may be reported to credit reporting Bureaus. Errors may occur if payments are credited to a wrong account.

It is incumbent on the consumer to place in writing to the three credit Bureaus, details of the error and supply copies of documents, not originals, as proof of the error. It is best to certify your letter with return receipt to make sure the correction request was received. The Bureau upon receipt of the corrections will send a letter to the company which placed the inaccurate information.

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