

One Big Beautiful Bill Act

2025 Tax Law Changes

What's happening?

IRS is phasing out paper check payments and receipts and moving towards a paperless future.

What does this mean for you?

IRS is going to be pushing people to create online accounts. Changes like this can present an opportunity for fraud.

Account creation process

IRS uses a company called ID.me with two options to verify your identity:

- Biometric Review
- Agent Review

Identify and avoid fraudulent communication

- **Vague or generic claims** - Be cautious of claims stating you owe money or could save some without being specific.
- **Urgent or threatening language** - Watch for phrases of urgency (e.g., act now, immediate action required), or threats (e.g. legal action, jail time, law enforcement).
- **Means of communication** - IRS has confirmed that in almost all cases, their first contact will be through regular mail delivered by the United States Postal Service.
- **Unprompted communication** - If you weren't expecting a call, text, email from the IRS, it's fraud.

Remember these steps

- **Stop** - Pause before taking any action.
- **Think** - Consider if this message feels suspicious. Is it designed to scare you? Does it sound too good to be true?
- **Verify** - Independently confirm the information using a trusted source (e.g., official app, verified website, or known phone number)