

Phil L. Liberatore, IRS Expert, Warns Americans About Holiday Scams and Fraud Tactics: Make This a Season of Safety

LOS ANGELES, CA, UNITED STATES, November 26, 2025 /EINPresswire.com/ -- As the holiday shopping season intensifies, Americans are facing a sharp rise in fraud attempts, an issue also highlighted in recent guidance from [City National Bank](#). IRS and tax expert Phil L. Liberatore, CPA, is echoing these warnings and providing critical advice to help families protect their finances, online activity, and year-end tax documents during this high-risk period.

The holidays create the perfect storm for scammers. "People are distracted, shopping more than usual, and responding to messages quickly," he says. "Fraudsters take advantage of that frenzy. Awareness is the strongest defense."

The IRS and financial institutions continue to report widespread use of social engineering, a tactic in which criminals impersonate trusted sources to create a false sense of urgency. Their goal is to pressure victims into sending money, sharing account access, or revealing sensitive information.

To help Americans stay safe, Liberatore outlines the four most common holiday scam tactics, offering practical guidance for each:

1. Scams Targeting Older Adults

Fraudsters often prey on elderly individuals who may be isolated or unfamiliar with evolving technology. These scams typically involve impersonating grandchildren, family members, or government agencies, and demanding immediate payment.



Phil Liberatore

Phil's Advice:

"Agree on a family password or require that major financial requests be confirmed by phone or video," he says. "A 30-second verification can prevent a devastating loss."

2. "Too Good to Be True" Online Deals

Fraudulent marketplace listings surge every November and December. Scammers pose as sellers on classified sites or social platforms, offering steep discounts on high-demand items. Once the buyer pays, often through non-refundable methods, the seller disappears.

Phil's Advice:

"If it sounds too good to be true, it is," he cautions. "Legitimate sellers won't pressure you to pay instantly or off-platform. Always check ratings and reviews."

3. Charity Scams That Exploit Generosity

With charitable giving at its peak, criminals create fake nonprofit pages, clone legitimate campaigns, or send deceptive donation requests.

Phil's Advice:

"Never donate impulsively," Liberatore says. "Use reputable sources like Charity Navigator, GuideStar, or the IRS Tax-Exempt Organization Search before you give."

4. Fake Delivery Notifications

One of the fastest-growing holiday scams involves texts or emails claiming a delivery attempt failed. Victims who click the link are taken to a counterfeit website designed to steal login credentials or financial information.

Phil's Advice:

"Do not click suspicious links," he warns. "Track packages only through official retailer or carrier websites."

Additional Warning: Rising Mail and Check Theft

In alignment with recent alerts, Liberatore underscores the increase in stolen mailed checks, which are often altered and cashed for higher amounts.

Phil's Advice:

"Drop checks inside the post office, not in outdoor mailboxes. Then monitor your bank account for two weeks."

If Fraud Is Suspected

Liberatore urges immediate action.

“Contact your bank at once, freeze affected accounts, and report the incident,” he emphasizes. “The sooner you act, the easier it is to minimize financial damage. And as tax season approaches, safeguard your IRS documents, receipts, and financial records; identity thieves target them heavily this time of year.”

About Phil L. Liberatore, CPA

Phil L. Liberatore is a nationally recognized tax expert and the founder of [Your IRS Problem Solver](#). For over 30 years, he has provided tax resolution, accounting services, financial guidance, and fraud-prevention education to individuals and businesses nationwide. Liberatore is known for his practical approach to protecting taxpayers and helping them navigate IRS challenges with confidence.

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