IRS Expert Phil Liberatore Warns Americans About Surge in 'Dirty Dozen' Tax Scams: How to Avoid Costly Fraud

Veteran financial advisor urges taxpayers to stay alert as fraudsters use social media, phishing schemes, and tax promises to steal money and personal data

LOS ANGELES, CA, UNITED STATES, June 30, 2026 /EINPresswire.com/ -- Billions of dollars are being lost each year to increasingly sophisticated tax scams targeting Americans through email, text messages, phone calls, and social media platforms. As fraud losses continue to climb, financial advisor and tax expert Phil Liberatore is warning taxpayers to stay alert to the Internal Revenue Service's "Dirty Dozen" list of the most common and dangerous scams targeting individuals, retirees, and small business owners.

"Scammers are becoming more aggressive and more convincing, and taxpayers need to be extremely careful about who they trust with their personal and financial information," says Liberatore. "Taking a few extra minutes to verify a message or consult a trusted professional can prevent costly mistakes."

Released annually by the IRS, the Dirty Dozen highlights some of the most common and dangerous threats facing taxpayers, including phishing and smishing attacks, fake charities, false refund claims, misleading social media tax advice, and abusive tax schemes.

According to the IRS, many of these scams intensify during tax season as Americans prepare returns or seek professional assistance with their taxes. IRS Criminal Investigation uncovered more than $9.1 billion in tax fraud and financial crimes during 2024 alone, underscoring the growing scale and sophistication of modern tax scams.

"Every year, people lose money because they trust bad information or respond to messages that appear legitimate," Liberatore explains. "Scammers create urgency because urgency causes people to act before they think."

The IRS advises taxpayers to be wary of emails, text messages, and social media posts promising unusually large refunds or promoting questionable tax strategies. The agency generally initiates contact through traditional mail and does not demand immediate payment through texts, emails, or social media.

Liberatore says the scams may evolve, but the goal remains the same: create urgency, confusion, and fear so taxpayers act before they think.

The IRS Dirty Dozen for 2026

• IRS impersonation emails and text messages (phishing and smishing) designed to steal personal and financial information.

• AI-generated IRS phone scams and spoofed calls that use fake voices and caller IDs to appear legitimate.

• Fake charities that exploit disasters and major events to solicit fraudulent donations.

• Misleading tax advice on social media promoting improper deductions, credits, and refund claims.

• Identity theft involving IRS online accounts and stolen taxpayer information.

• Fraudulent Form 2439 capital gains claims intended to generate refunds taxpayers do not qualify for.

• Bogus "Self-Employment Tax Credit" promotions promising refunds based on ineligible claims.

• Ghost tax preparers who file returns but refuse to sign them or identify themselves.

• Non-cash charitable contribution schemes involving inflated appraisals and deductions.

• Overstated withholding refund schemes that involve falsifying withholding amounts to increase refunds.

• Spear-phishing and malware attacks targeting tax professionals and their clients.

• Misleading Offer in Compromise marketing, sometimes called "OIC mills," that promise unrealistic tax debt settlements.

"If something sounds too good to be true, it probably is," Liberatore says. "Before acting on tax advice or responding to an unexpected message, verify the information and consult a trusted financial or tax professional."

Liberatore notes that retirees and high-net-worth individuals are especially attractive targets because fraudsters view them as valuable sources of assets and personal information.

"Awareness is one of the best defenses against fraud," he adds. "The more informed taxpayers are, the harder it becomes for scammers to succeed."

About Phil Liberatore

Phil Liberatore is a Certified Public Accountant (CPA) and tax advocate specializing in tax resolution and financial strategy. He works with individuals and businesses to navigate complex tax laws, resolve tax issues, and improve long-term financial outcomes.

Phil Liberatore is available for interviews.

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