

# U.S. EMBASSY ACCRA AMERICAN CITIZEN SERVICES NEWSLETTER

## INTERNET FRAUD ALERT

**US EMBASSY,  
ACCRA,  
GHANA**

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The U.S. Embassy receives many calls each week from U.S. citizens who are the victims of internet-based scams, most often involving online relationships, but also including inheritance or money laundering scams.

In the majority of cases reported to the U.S. Embassy, the U.S. citizen's internet correspondent turned out to be a fictitious persona created by a scam artist to lure the U.S. citizen into sending money to Ghana. Several Americans have reported losing thousands of dollars through such scams. The anonymity of the internet means that the U.S. citizen cannot be sure of the real name, age, marital status, nationality, or even gender of the correspondent.

U. S. citizens should be alert to attempts at fraud by persons claiming to live or work in Ghana who profess friendship or romantic interest over the internet. Once a connec-

tion is made with a U.S. citizen, the fraudulent correspondent typically asks the U.S. citizen to send money for living expenses, travel expenses, or "visa costs". Sometimes, the correspondent notifies the American citizen that they or a close family member has suffered an "accident" and is in need of immediate monetary assistance to cover medical bills. There are many other variations of this confidence scam and frequently the U.S. citizen has been in contact with the fraudulent internet correspondent for many months.

We encourage all U.S. citizens to exercise vigilance in their dealings with internet correspondents. Never send money to anyone that you have not met in person. It is difficult, if not impossible, to recover money sent to an internet scam artist.

For further information about internet fraud, please see page 3 for a list of available resources.

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**FRAUD**

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## **TOP TEN TAX TIME TIPS**

1. *Gather your records now!* It is never too early to start getting together documents or forms you will need when filing your taxes. These include receipts, canceled checks, and other documents that support an item of income or a deduction you are taking on your return. Be on the lookout for W-2s and 1099s from your employer. You can download your 2008 Department of State W-2 using *Employee Express*.

2. *Find your forms.* Whether you file a 1040 or 1040-EZ, you can download all IRS forms and publications from *www.IRS.gov*.

3. *Do a little research.* Check out Publication 17 on *www.IRS.gov* to ensure you are taking credits and deductions for which you are eligible. This publication includes a comprehensive collection of taxpayer infor-

mation highlighting everything you will need to know when filing your return.

4. *Think ahead to how you'll file.* Will you prepare your return yourself or go to a preparer? Do you qualify to file at no cost using *Free File* on *www.IRS.gov*? Are you eligible for free help at an IRS office or volunteer site? Will you purchase tax preparation software or file online? There are many things to consider, so give yourself time to weigh them all and find the option that best suits your needs.

5. *Take your time.* Rushing to get your return filed increases the chance you will make a mistake.

6. *Double-check your return.* Mistakes will slow down the processing of your return. Make sure all Social Security Numbers and math calculations are

correct as these are the most common errors made by taxpayers.

7. *Consider e-file.* When you file electronically, the computer will handle the math calculations for you, and you will get your refund in about half the time it takes when you file a paper return.

8. *Think about Direct Deposit.* If you elect to have your refund directly deposited into your US bank account, you will receive it faster than waiting for a check by mail.

9. *Visit www.IRS.gov.* The official IRS Web site is a great place to find everything you will need to file your tax return: forms, tips, FAQs, and updates to tax law changes.

Continued on Page 3

### **Beware of Phishing, E-mail Scams and Bogus IRS Web Sites**

- ◆ The IRS does not initiate taxpayer communications through e-mail.
- ◆ The IRS does not request detailed personal information through e-mail.
- ◆ The IRS does not send e-mails requesting your PIN numbers, passwords or similar access information for credit cards, banks or other financial accounts.
- ◆ If you receive an e-mail from someone claiming to be from the IRS, or directing you to an IRS site, do not reply.
- ◆ Attachments, especially from unknown senders, may contain malicious code that will infect your computer. If you've entered confidential information in response to suspicious e-mails or phishing websites, forward the email or website URL to the IRS at [phishing@irs.gov](mailto:phishing@irs.gov). The internet header has additional information to help the IRS locate the sender.

# INTERNET FINANCIAL SCAMS

The U.S. Department of State, Consular Affairs Bureau receives daily calls about international scams involving Internet Dating, Inheritance, Work Permits, Overpayment, and Money-Laundering. Many scams are initiated through the Internet; victims range in age from 18 to 81 and come from all socio-economic backgrounds.

If you feel you have been a victim of an Internet scam, please consult the publications listed below for help and send all direct reports of Internet fraud to the Federal Bureau of Investigation at: <http://www.ic3.gov/>. If the scam originated through a particular website, notify the administrators of that website.

## [International Financial Scams Brochure](http://travel.state.gov/pdf/international_financial_scams_brochure.pdf)

[http://travel.state.gov/pdf/international\\_financial\\_scams\\_brochure.pdf](http://travel.state.gov/pdf/international_financial_scams_brochure.pdf) — Information on Internet Dating, Inheritance, Work Permits, Overpayment, and Money-Laundering

## [Russia Internet Dating Schemes](http://travel.state.gov/travel/cis_pa_tw/cis/cis_2088.html)

[http://travel.state.gov/travel/cis\\_pa\\_tw/cis/cis\\_2088.html](http://travel.state.gov/travel/cis_pa_tw/cis/cis_2088.html) — Information on scams involving Internet dating from Russia or any oversea countries

## [Tips for Business Travelers to Ghana](http://travel.state.gov/travel/tips/brochures/brochure_s_2113.html)

[http://travel.state.gov/travel/tips/brochures/brochure\\_s\\_2113.html](http://travel.state.gov/travel/tips/brochures/brochure_s_2113.html) — Information on how to get assistance for American citizens who become victims of crime while traveling, working, or residing abroad.

## [Advance Fee Business Scams](http://travel.state.gov/travel/tips/tips_1232.html#scams)

[http://travel.state.gov/travel/tips/tips\\_1232.html#scams](http://travel.state.gov/travel/tips/tips_1232.html#scams)

Consular officials do not investigate crimes, provide legal advice or represent you in court, serve as official interpreters or translators, or pay legal, medical, or other fees for you.

There are several resources available online that provides information about *romance scams*. One site we found to have useful information is

<http://www.romancescams.org/>

For additional information, please refer to our website at <http://ghana.usembassy.gov> or visit the U.S. Department of State website, international financial

## US Embassy, Accra, Ghana

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## ACS Website:

<http://ghana.usembassy.gov/service.html>

## Upcoming Holidays:

February 16: President's Day (A)  
 March 6: Independence Day (G)  
 April 10: Good Friday (G)  
 April 13: Easter Monday (A)

G = Ghanaian

A = American

## Subscribing/Unsubscribing

Anyone who wishes to sign up to receive this monthly ACS email newsletter and the periodic warden messages we send out can do so by completing the travel registration at <https://travelregistration.state.gov/ibrs/ui/>.

*Continued from Page 2, Top Ten Tax Tips*

10. Reach Out: Assistance is available at [www.IRS.gov](http://www.IRS.gov) or call the customer service number at 800-829-1040.

scam section at

[http://travel.state.gov/travel/cis\\_pa\\_tw/financial\\_scams/financial\\_scams\\_3155.html](http://travel.state.gov/travel/cis_pa_tw/financial_scams/financial_scams_3155.html).