



Protect Your Money

A Practical Guide to Spotting Scams Before They Cost You

2026 Edition

“The best protection is knowing what to look for.”

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Scammers know that many families are busy, trust people who speak their language, and don’t always know the rules in the United States. This guide shows you the most common scams we see in our community, the warning signs, and exactly what to do if something feels wrong. Everything here is educational and free to share with family and friends.

Information in this guide is current as of October 2026. Rules and reporting websites change — verify before acting on a specific detail.

The Golden Rule

If someone pressures you to act fast, asks you to pay in an unusual way (gift cards, wire transfers, apps, crypto), or tells you to keep it a secret — stop. Talk to someone you trust before you do anything.

1. Fake Tax Preparers (“Ghost Preparers”)

A “ghost preparer” charges you to prepare your tax return but refuses to sign it or include their Preparer Tax Identification Number (PTIN). Some promise big refunds by claiming credits you don’t qualify for. After filing, they can disappear — and because your signature is on the return, you are the one responsible for any penalties, interest, or audits.

Warning Signs

- They won’t sign your return or won’t give you their PTIN.
- They promise a big refund before seeing your documents.
- Their fee is a percentage of your refund.
- They want your refund deposited into their bank account.
- They ask you to sign a blank or incomplete return.
- They don’t give you a copy of the return they filed.

Checklist: Choosing Any Tax Preparer

Check	Why it matters
They have a PTIN and sign your return	The IRS requires every paid preparer to sign and include a PTIN.
You know the price before you start	No surprise fees after your return is done.
The fee is not based on your refund	The IRS warns taxpayers to avoid preparers who charge this way.
The refund goes to your bank account	Check the routing and account numbers on the return.
You review the return before signing	You are legally responsible for what is filed in your name.
You get a copy of your return	You will need it for loans, renewals, and next year.

How AviTaxeS Helps

At AviTaxeS, you see the price before we start, and every return our preparers work on is signed with a PTIN.

To report: If it already happened: report the preparer with IRS Form 14157 (search “Form 14157” at [irs.gov](https://www.irs.gov)). If they changed your return or took your refund, you may also need Form 14157-A.

2. “Notario” Fraud

In many Latin American countries, a notario público is a lawyer. In the United States, a notary public is very different: they can only witness signatures. A notary cannot give legal advice or help you with immigration forms.

Washington’s Immigration Service Fraud Prevention Act (in effect since 2011) protects you. Unless someone is a licensed attorney or is authorized under federal immigration law, they cannot:

- Choose your immigration forms for you or tell you how to answer them.
- Prepare legal documents that affect your rights.
- Charge you a fee just to refer you to a lawyer.
- Call themselves “notario público” or “immigration consultant” to suggest legal training.

Translation services are allowed. For real immigration help, look for a licensed attorney or an accredited representative of an organization recognized by the U.S. Department of Justice.

Warning Signs

- They guarantee a result (“I can get you a work permit for sure”).
- They ask you to sign blank forms or forms with false information.
- They keep your original documents.
- They charge you for forms — official USCIS forms are free to download.

How AviTaxes Helps

We are honest about what we do and don’t do. If you need immigration help, we’ll tell you to look for a licensed attorney or accredited representative.

To report: Report it to the Washington State Attorney General at atg.wa.gov/file-complaint and to the Federal Trade Commission at reportfraud.ftc.gov.

3. Pyramid Schemes (“Multinivel”)

Not every multi-level marketing (MLM) company is illegal, but many people lose money in them. A pyramid scheme is when the money comes mainly from recruiting new people and from what members buy themselves — not from selling products to real customers. When recruiting slows down, most people at the bottom lose.

Warning Signs (according to the FTC)

- You earn mostly by recruiting others, not by selling to customers.
- You must buy a large amount of inventory to start.
- You must keep buying products you don’t need to stay “active.”
- They show luxury cars, trips, and “rags-to-riches” stories.
- They pressure you to “join now” before the chance is gone.

Ask These Questions Before You Join

- Where does my income come from: sales to customers, or recruiting?
- How much do I have to buy each month to stay active?
- Can I return products I don’t sell, and get my money back?
- What does the typical member actually earn in a year?

How AviTaxes Helps

Before you put money in, talk to us. We’re happy to look at it with you and give you an honest opinion.

To report: Report it to the Federal Trade Commission at reportfraud.ftc.gov and to the Washington State Attorney General at atg.wa.gov/file-complaint.

4. Cash vs. Bank

Keeping cash at home can feel safe and private. But cash has real risks that a bank account does not:

Side by Side

Cash at home	Bank or credit union account
If it's lost, stolen, or burned, it's gone.	Insured up to \$250,000 per depositor, per bank, per ownership category (FDIC or NCUA).
Leaves no record of your income.	Builds a history you can show for loans, apartments, and taxes.
Earns nothing while it sits.	Savings accounts can earn interest.
Hard to prove where money came from.	Every deposit and payment is documented.

How AviTaxes Helps

We can help you organize your money, set up a business account, and keep clean records with our bookkeeping service.

5. Fake IRS Calls, Texts & Emails

Scammers pretend to be the IRS to scare you into paying right away or giving them your personal information. Remember: the IRS usually contacts you first by mail, with an official letter.

The IRS Will Never:

- Start contact with you by text message, email, or social media.
- Ask for personal or financial information by text or email, especially about a refund.
- Leave urgent or threatening voicemails, or threaten to have you arrested.
- Ask you to pay with a gift card or prepaid card.

What to Do

- Hang up. Don't click links or reply to texts and emails.
- If you're worried, check your account directly at irs.gov/account.
- Never give your Social Security number or bank information to someone who contacted you.

How AviTaxes Helps

Got a call or letter you're not sure about? Send it to us. We're happy to check whether it's real and talk with you about your next step.

6. Where to Report a Scam

What happened	Where to report
A tax preparer did something wrong	IRS Form 14157 — search “Form 14157” at irs.gov
A preparer changed your return or took your refund	IRS Form 14157-A, along with Form 14157
“Notario” or immigration scam	WA Attorney General: atg.wa.gov/file-complaint and FTC: reportfraud.ftc.gov
Pyramid scheme or business opportunity	FTC: reportfraud.ftc.gov
Fake IRS call, text, or email	TIGTA: tigta.gov and the “Report phishing” page at irs.gov
Someone used your identity	FTC: identitytheft.gov

Not sure where to report? Send it to us and we’ll help you find the right place.

Who We Are

Why We Built AviTax Pro

We built AviTax Pro for working families and small businesses. File on your own with our simple guided program, or have a preparer review your return before it’s filed. Either way, you see a flat price before you start, and you get help in English or Spanish from start to finish.

About AviTaxes

AviTaxes & Accounting Solutions has prepared taxes for families and small businesses since 2012, and now also offers bookkeeping, LLC setup, and financial guidance, all in English and Spanish. Our goal is simple: give every family the same clear information that wealthier families have always had.

Book a Consultation

Visit www.avitaxes.com/contact or email avitaxes@gmail.com to talk about your situation.