Money & Identity · Part 2 of 3

Lock Your Tax Return

A six-digit code from the Internal Revenue Service (IRS) that helps stop anyone else from filing a tax return in your name.

About 15 minutes, then a minute each year

Steps checked October 11, 2026

By Jason Phillips, Founder

General information, not professional advice. You decide which steps fit your situation.

The short answer

Sign in to your IRS Online Account, open the Identity Protection PIN section of your profile, and request your PIN. It is a six-digit number that must be on your federal tax return for the return to be accepted, which stops someone else from filing in your name. A new PIN is issued every year, so you will look it up again each tax season.

What you will need

- Your Social Security number or ITIN
- A photo ID such as a driver's license, for identity checks
- Your phone
- About 15 minutes

What it is

An Identity Protection PIN, or IP PIN, is a six-digit number the Internal Revenue Service gives to you and only you. Once you have one, a federal tax return filed under your Social Security number is not accepted without it. That makes it much harder for someone who has your Social Security number to file a fake return and take your refund.

Anyone with a Social Security number or an Individual Taxpayer Identification Number (ITIN) who can verify their identity can get one. Parents and guardians can also get one for dependents.

Get it online (fastest)

1. Go to IRS.gov, Get an Identity Protection PIN.
2. Sign in to your IRS Online Account. If you do not have one, create it. You will verify your identity with a photo ID and your phone.
3. Open your profile and find the Identity Protection PIN section.
4. Request your PIN. It appears on screen right away.

> **Every year, a new PIN**
> An IP PIN is good for one calendar year. If you sign up online, the IRS does not mail you the new one, so sign in each year before you file, usually from mid-January. Put a reminder in your calendar now.

If you cannot verify online

- **Online with Form 15227.** If the adjusted gross income on your last return was below $84,000 (or $168,000 if married filing jointly), you can submit Form 15227 online from

IRS.gov, Get an Identity Protection PIN. The IRS calls you to confirm who you are, and your PIN arrives by mail, usually within four to six weeks.

- **In person.** Book an appointment at a Taxpayer Assistance Center. Bring one government photo ID and one more form of ID. Your PIN arrives by mail, usually within three weeks.

Using it at tax time

1. Get this year's PIN before you file.
2. Enter it in your tax software, or give it to your tax preparer when you are ready to sign and file.
3. If the PIN is wrong or missing, an electronic return is rejected and a paper return is delayed, so double-check it.
4. Lost it? Sign in online to see it again. Do not file a new Form 15227 just to replace a lost PIN.

> **The IRS will never ask for your IP PIN**
> A call, text or email asking for your IP PIN is a scam. Share it only with your own tax preparer, and only when you are ready to file.

Check your work

- [ ] You can sign in to your IRS Online Account.
- [ ] You have this year's IP PIN.
- [ ] You have a reminder to get next year's PIN in January.
- [ ] Your tax preparer knows you use an IP PIN.

Source: Internal Revenue Service, Get an Identity Protection PIN. Checked October 11, 2026.

About this guide

General information to help you make safer choices online, not legal, financial, tax or professional security advice. You decide which steps fit your situation. No tool or checklist can prevent every kind of fraud or identity theft; these steps lower your risk but cannot remove it. Companies named here reflect our independent view and are not paid endorsements. Caveo is not affiliated with any agency or company named here. Steps checked against official sources on October 11, 2026; corrections to hello@joincaveo.com. Terms and Privacy Policy.