Business of Officiating: Protecting Your Identity

As lacrosse officials, we are considered independent contractors, not "employees", of the schools/clubs/whatever who pay the game fees. It's better for them because they aren't on the hook for benefits, unemployment, administration, etc. And it's better for us because we report our own income and can deduct officiating expenses from our taxes.

Still, schools must follow tax laws and have officials complete W-9 forms, which includes collecting our Social Security numbers.

I have lost count of the number of times I've completed an W-9 and had noone collect it. I've left them in locker rooms or at the scorer's table, and occasionally I'm asked to email a copy.

And that makes me nervous every time! With all the identity theft that happens these days, it seems like a disaster waiting to happen.

So, what can we do to eliminate the risk? I'll tell you: get a unique Federal Tax ID (EIN) for your officiating "business" and stop handing out your SSN.

Obtaining an EIN is easy and free. The fastest and easiest way is to apply directly at the IRS website. The IRS has an online <u>EIN</u> <u>Assistant</u> tool you can use. If you are not comfortable sending information via the Internet, you can download IRS <u>Form SS-4</u>, *Application for Employer Identification Number* and send it by postal mail. Alternatively, you can receive your EIN by calling the IRS at 800-829-4933 from 7:00 a.m. to 10:00 p.m. local time (Pacific time for Alaska and Hawaii).