

Avoiding Covid-19 Scams

The covid-19 crisis has brought out the best in many communities. But of course, there will always be those who will take advantage of the difficulties that we are all going through. Covid-19 has created a whole new category of fraud of which we all need to be aware. Swindlers are contacting individuals through phone calls, text messages and emails. Between January 1 and mid-April, the Federal Trade Commission received more than 18,000 reports of scams related to covid-19, costing Americans more than \$13 million.

Economic Impact Payment (EIP) Scams

Scams designed to get you to part with your EIP (or “stimulus” payment) are everywhere. If you have not yet received your EIP:

- **No one from the government will contact you in order to get information needed to send your payment.** You do not need to “sign up” to get your payment. Payments from the IRS will happen automatically (either by direct deposit or a paper check in the mail) based on the information that is already on file; **the IRS will not contact you.** Do not respond to any email, phone call or text message asking you for information in order to process your payment. You can check the status of your payment at the IRS site using the [Get My Payment](#) tool; **this is the only website for checking the status of your payment.**
- If you are receiving Social Security and do not file a tax return, your EIP will be sent to you using the information already on file at the Social Security Administration. **The Social Security Administration will not contact you.**
- You do NOT need to take a covid-19 test in order to qualify for your payment.
- If you receive a “stimulus check” in the mail in April or even early May, it is likely to be fake. The IRS may need up to five months to complete mailing out paper checks. Beware of checks for unusual amounts, with cents. **Do not call any number or visit any website to “verify” your check.** The IRS will send every person a letter in the mail separately to let you know that they have sent you a payment.
- If you have any questions about receiving your EIP, go to the [IRS Economic Impact Payment Information Center](#).

Student Loan Scams

For almost all federal student loans, there are no payments due until October 1, 2020 and no interest will accrue during this time. You do not need to take any action; your loan servicer will implement this automatically. Advertisements are popping up from private companies offering to provide student loan debt relief for a fee. These fraudulent offers existed before the current crisis, but may be more prominent now.

Small Business and Debt Relief Scams

As with EIP, no one from the government will reach out and contact you to sign up for loans or grants for small businesses impacted by covid-19. Similarly, while many banks are offering assistance to persons affected by the crisis, your credit card company or other lender will not proactively call you. Do not give any information to anyone who has contacted you offering debt relief.

The "Do Not" List to Avoid Covid-19 Scams

By now, many people have already received their EIP by direct deposit and so the focus of scams will likely shift from preventing the payment from getting to you, to getting you to part with your money after you have received it.

- *Do not send money to a charity unless you are very sure that it is credible.* Do not send money to "crowdfunding" campaigns (i.e. Go Fund Me and similar) unless you either know the recipient or have a way to verify that the charity is legitimate. Avoid charities that ask for cash, gift cards or a wire transfer.
- Do not purchase covid-19 home test kits; there is no such thing. *Ignore advertisements for "miracle cures", preventive medicines or special covid-19 cleaning products.*
- *Do not respond to text messages that say that you have come into contact with a person who has covid-19.*
- *Do not attempt to purchase hard-to-find items, such as disinfectants or medical supplies, from unfamiliar online sellers.*
- Do not fall for email phishing scams. *Do not click on links in emails or download any attachment if you are not 100% certain that you know the sender, even if the sender looks legitimate.* (You can learn more about how to avoid phishing scams [here](#).)
- *Do not respond to work-from-home offers that ask you for a payment.* Fraudsters are taking advantage of people sheltering at home without employment. A legitimate company will never ask you to pay a fee for a job.

If you believe that you have been a victim of a scam, or have been contacted by a potential scammer, report it to the Federal Trade Commission at [ftc.gov/complaint](https://www.ftc.gov/complaint) or the FBI's Internet Crime Complaint System at [ic3.gov](https://www.ic3.gov).