

Protect yourself from COVID-19 scams

Scammers will take advantage of any news story to come up with a related scam to steal your information or your money. Consumer protection agencies are reporting a variety of new scams related to COVID-19. The following are some ways to protect against scams of any type, no matter the current headlines.

Tip 1: Don't wire money or send a gift card to a stranger.

Scammers will often pretend to be someone they are not in **imposter scams**. They are hoping to gain your trust so they can gather your information for identity theft. Or they use their disguise to threaten you, hoping to scare you into sending money. The scammer typically wants you to wire money or pay by gift card – which can't be tracked or reversed.

Sometimes the scammer will impersonate a family member in need of assistance, such as in the **grandparent scam**. Other times it will be a **false government official**. The scammer may pretend to be the U.S. Treasury or IRS, claiming to need your information or a payment in order to send your stimulus check or business grant. The money for these checks will be direct deposited to the account you filed for your 2018 or 2019 taxes. Check [irs.gov/coronavirus](https://www.irs.gov/coronavirus) if you have questions. Beware if **charities** ask for donations in these nontraditional formats. Only donate to trusted charities.

Tip 2: Research and verify businesses and their claims.

The Federal Trade Commission (FTC) and the Food and Drug Administration have recently sent warning letters to companies selling **products with false claims** of treating or preventing the coronavirus. The FTC says the companies do not provide evidence of these claims as the law requires.

Also, watch out for **advance fee scams**. In these scams, the seller asks for additional money for shipping or other cash up front. The item paid for may never be delivered or is not the quality promised. In one of these scams, the scammer offers to run errands such as picking up groceries and prescriptions. The scammer takes the list and the money but doesn't return. Another scam involves fake COVID-19 testing sites.

In **online purchase scams**, people purchase items but never receive them. These scams have been found connected to a variety of products, from in-demand cleaning and household supplies to medical protective equipment.

Tip 3: Avoid clicking links in emails and texts, and don't share your personal information.

Avoid clicking links to protect yourself from **phishing**. Phishing is when scammers attempt to trick you by sending a fake email or text, or using a copycat website or pop-up.

Some of these false messages are meant to trick you into clicking and downloading viruses or malware onto your computer, tablet, or phone. Scammers are now impersonating the World Health Organization or Centers for Disease Control and Prevention. They may claim to have information about the virus in hopes you will click the link.

Other phishing attempts will ask you to provide personal information. Government agencies and companies you do business with will not ask for your personal information. Keep your name, password, PIN, Social Security number, and other identifying information confidential. You can report phishing to the FTC at spam@uce.gov.

Hang up on **robo calls**. Recordings and hired staff are now calling about fake tests, small business listings, Social Security checks, insurance, work-at-home, and more. Don't press any numbers or share any information.

Tip 4: If it sounds too good to be true, it probably is.

Many scams fall into this category!

The U.S. Securities and Exchange Commission (SEC) is warning people about **false investment opportunities**. Publicly traded companies may claim their products and services will offer coronavirus solutions and that their stock price will rise. Investments are not guaranteed, so anything promised as a "sure bet" may be suspicious. Always research investments before buying.

Also, watch out for **employment scams** promising that you can do a little work from home for a lot of money. Many of these are advance fee scams in disguise. They promise to reimburse for costs but never deliver, or make you pay up front for licenses or insurance.

You can report scams to the FTC at <https://www.ftccomplaintassistant.gov> or to the Kentucky Attorney General at **888-432-9257**. If you'd like to receive scam alerts, you can sign up by texting KYOAG Scam to GOV311 (468311). Report phishing and hacking scams to the FBI at www.ic3.gov. For up-to-date information about COVID-19 in Kentucky, visit kycovid19.ky.gov.

Reference:

"Coronavirus: What the FTC Is Doing." Federal Trade Commission. (Retrieved April 7, 2020.)
<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

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