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# Checks from the government

by Jennifer Leach  
2-3 minutes

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March 18, 2020

Associate Director, Division of Consumer and Business Education, FTC

As the Coronavirus takes a growing toll on people's pocketbooks, there are reports that the government will soon be sending money by check or direct deposit to each of us. The details are still being worked out, but there are a few really important things to know, no matter what this looks like.

1. The government will not ask you to pay anything up front to get this money. No fees. No charges. No nothing.
2. The government will not call to ask for your Social Security number, bank account, or credit card number. Anyone who does is a scammer.
3. These reports of checks aren't yet a reality. Anyone who tells you they can get you the money now is a scammer.

Look, normally we'd wait to know what the payment plan looks like before we put out a message like this. But these aren't normal times. And we predict that the scammers are gearing up to take advantage of this.

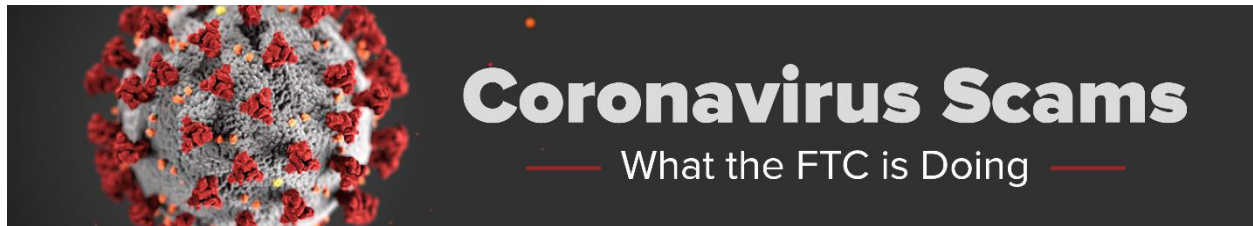
So, remember: no matter what this payment winds up being, only scammers will ask you to pay to get it. If you spot one of these scams, please tell the Federal Trade Commission: [www.ftc.gov/complaint](https://www.ftc.gov/complaint). We're doing our best to stop these scammers in their tracks, and your report will help.

Keep up to date with the latest Coronavirus-related scams at [www.ftc.gov/coronavirus](https://www.ftc.gov/coronavirus) or by [signing up to get these consumer alerts](#).

# Coronavirus Scams: What the FTC is doing

4-5 minutes

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**Scammers are taking advantage of fears surrounding the Coronavirus.**

## Avoid Coronavirus Scams

Here are some tips to help you keep the scammers at bay:

- Hang up on robocalls. Don't press any numbers. Scammers are using [illegal robocalls](#) to pitch everything from scam Coronavirus treatments to work-at-home schemes. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls, instead.
- Ignore online offers for vaccinations and home test kits. There currently are no vaccines, pills, potions, lotions, lozenges or other prescription or over-the-counter products available to treat or cure Coronavirus disease 2019 (COVID-19) — online or in stores. At this time, there also are no FDA-authorized home test kits for the Coronavirus. Visit the [FDA](#) to learn more.
- Fact-check information. Scammers, and sometimes well-meaning people, share information that hasn't been verified. Before you pass on any messages, contact trusted sources. Visit [What the U.S. Government is Doing](#) for links to federal, state and local government agencies.
- Know who you're buying from. [Online sellers](#) may claim to have in-demand products, like cleaning, household, and health and medical supplies when, in fact, they don't.
- Don't respond to texts and emails about [checks from the government](#). The details are still being worked out. Anyone who tells you they can get you the money now is a scammer.
- [Don't click on links from sources you don't know](#). They could download viruses onto your computer or device.
- Watch for emails claiming to be from the Centers for Disease Control and Prevention (CDC) or experts saying they have information about the virus. For the most up-to-date information about the Coronavirus, visit the [Centers for Disease Control and Prevention](#) (CDC) and the [World Health Organization](#) (WHO).

- Do your homework when it comes to donations, whether through [charities](#) or crowdfunding sites. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by wiring money, don't do it.

## What the FTC is Doing

The FTC and FDA have jointly issued warning letters to seven sellers of unapproved and misbranded products, claiming they can treat or prevent the Coronavirus. The companies' products include teas, essential oils, and colloidal silver.

The FTC says the companies have no evidence to back up their claims — as required by law. The FDA says there are no approved vaccines, drugs or investigational products currently available to treat or prevent the virus. [Read more about the warning letters.](#)

## Blog Posts

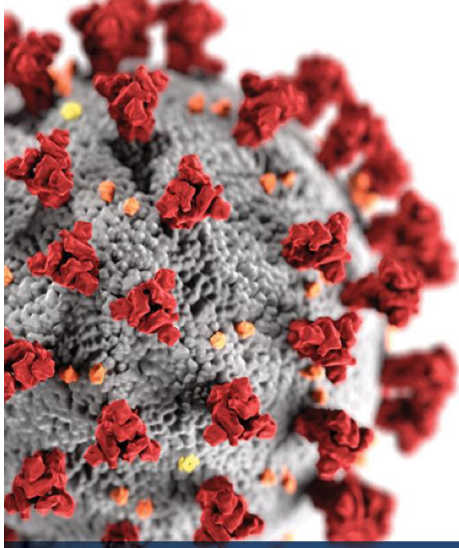
- [Now more than ever, spot the scams with #FTCScamBingo](#)
- [FTC: Coronavirus scams, Part 2](#)
- [Online security tips for working from home](#)
- [Checks from the government](#)
- [FTC & FDA: Warnings sent to sellers of scam Coronavirus treatments](#)
- [Coronavirus: Scammers follow the headlines](#)
- [FTC, FDA warn companies making Coronavirus claims](#)

## Related Articles

- [Robocalls](#)
- [How to Block Unwanted Calls](#)
- [How to Recognize and Avoid Phishing Scams](#)
- [Miracle Health Claims](#)
- [How to Donate Wisely and Avoid Charity Scams](#)

## Social Media Shareables

Link to [ftc.gov/coronavirus](https://ftc.gov/coronavirus) for the FTC's most up-to-date information about Coronavirus scams.

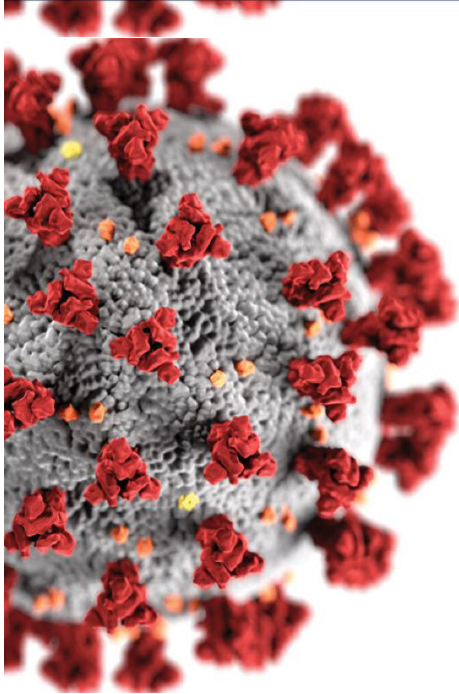


# CORONAVIRUS SCAMS

— Tips from the FTC —

Source: Federal Trade Commission | FTC.gov

[ftc.gov/coronavirus](https://ftc.gov/coronavirus)



# Coronavirus Scams

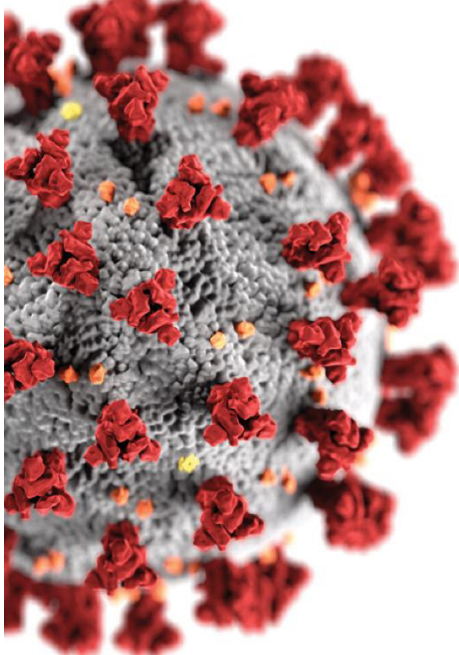
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What the FTC is Doing

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[ftc.gov/coronavirus](https://ftc.gov/coronavirus)

Source: Federal Trade Commission | FTC.gov

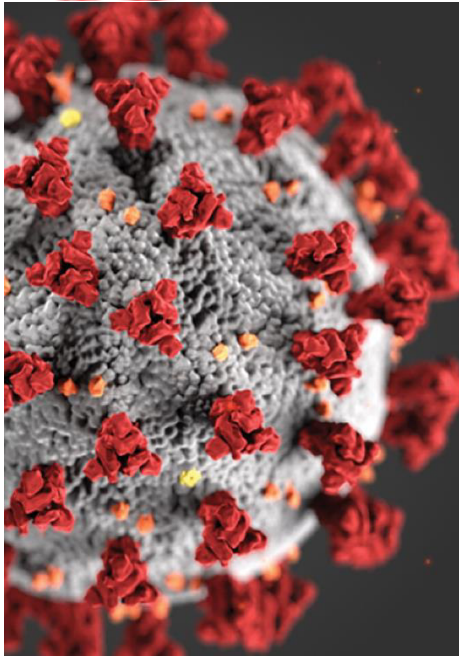


*Coronavirus cure?*

**Not so fast.**

Learn the facts at  
**[ftc.gov/coronavirus](https://ftc.gov/coronavirus)**

Source: Federal Trade Commission | [FTC.gov](https://ftc.gov)



**Coronavirus  
Scams**

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**Tips from the FTC**

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**[ftc.gov/coronavirus](https://ftc.gov/coronavirus)**

Source: Federal Trade Commission | [FTC.gov](https://ftc.gov)

Learn about  
Coronavirus Scams at  
**[ftc.gov/coronavirus](https://ftc.gov/coronavirus)**

Source: Federal Trade Commission | [FTC.gov](https://ftc.gov)

There is *nothing proven*  
to treat the Coronavirus.

Learn more at  
**[ftc.gov/coronavirus](https://ftc.gov/coronavirus)**

Source: Federal Trade Commission | [FTC.gov](https://ftc.gov)

## Resources

- [Coronavirus Disease 2019 \(COVID-19\)](#)
- [What the U.S. Government is Doing](#)
- [Centers for Disease Control and Prevention](#) (CDC)
- [U.S. Food and Drug Administration](#) (FDA)
- [World Health Organization](#) (WHO)
- [Federal Trade Commission](#) (FTC)

## Resources in other languages

### Report Scams

[Report a Complaint](#)

If you come across any suspicious claims, report them to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint).

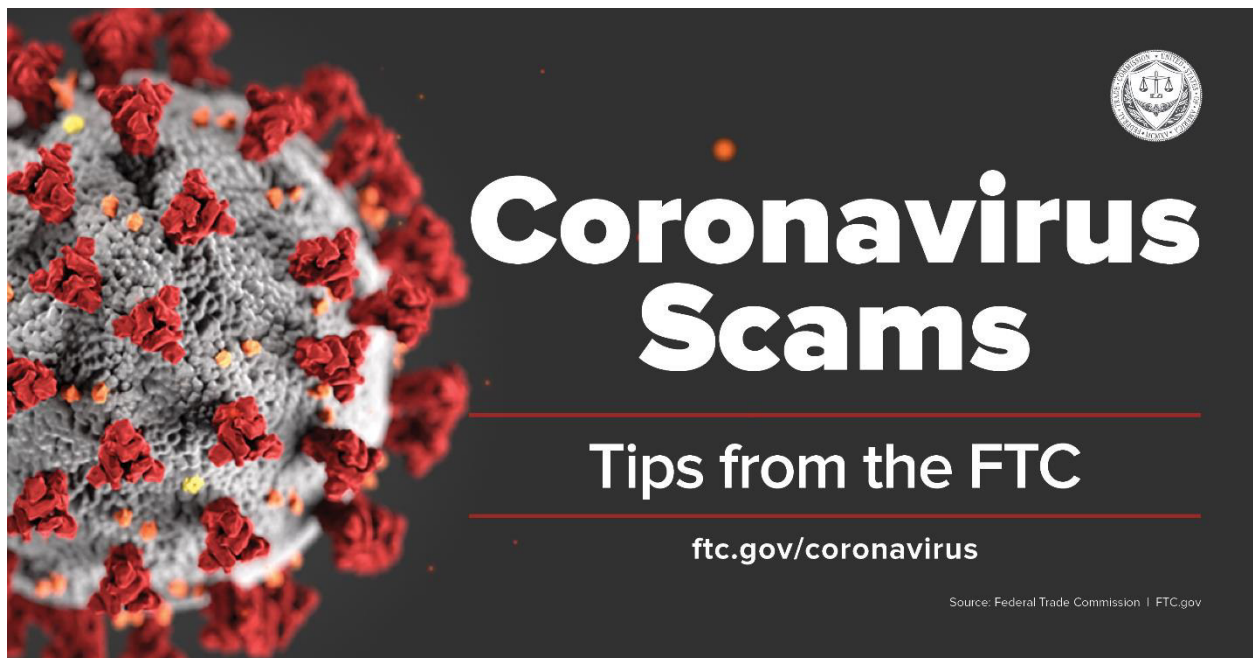
[consumer.ftc.gov](https://consumer.ftc.gov)

## FTC: Coronavirus scams, Part 2

by Colleen Tressler  
4-5 minutes

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Last month, [we alerted you](#) to Coronavirus scams we were seeing at the time. Earlier this month, we [sent warning letters](#) to seven sellers of scam Coronavirus treatments. So far, all of the companies have made big changes to their advertising to remove unsupported claims. But scammers don't take a break. Here's an update on more scams we're seeing, and steps you can take to protect yourself, your personal information, and your wallet.



**Undelivered goods:** Online sellers claim they have in-demand products, like cleaning, household, and health and medical supplies. You place an order, but [you never get your shipment](#). Anyone can set up shop online under almost any name — including scammers.



*What to do:* Check out the seller by searching online for the person or company’s name, phone number and email address, plus words like “review,” “complaint” or “scam.” If everything checks out, pay by credit card and keep a record of your transaction. If you’re concerned about the pricing of products in your area, contact your state consumer protection officials. For a complete list of state Attorneys General, visit [naag.org](http://naag.org).

**Fake charities:** When a major health event — like the Coronavirus — happens, you might be looking for ways to help. Scammers use the same events to take advantage of your generosity. Some scammers use names that sound a lot like the names of real charities. This is one reason it pays to do some research before giving. Money lost to bogus charities means less donations to help those in need.

*What to do:* Use [these organizations](#) to help you research charities. When you give, pay safely by credit card — never by gift card or wire transfer.

**Fake emails, texts and phishing:** Scammers use fake emails or texts to get you to share valuable personal information — like account numbers, Social Security numbers, or your login IDs and passwords. They use your information to steal your money, your [identity](#), or both. They also use [phishing emails](#) to get access to your computer or network. If you click on a link, they can install [ransomware](#) or other programs that can lock you out of your data. Scammers often use familiar company names or pretend to be someone you know. Here’s a real-world example of a scam where phishers pretend to be the World Health Organization (WHO).

A fake email has the logo of the World Health Organization on it. (Sophos Ltd.)

Re:SAFTY CORONA VIRUS AWARENESS WHO



World Health Organization



Dear Sir,

Go through the attached document on safety measures regarding the spreading of corona virus.

Click on the button below to download

Safety measures

Symptoms common symptoms include fever, cough, shortness of breath and breathing difficulties.

Regards,

Dr. Stella Chungong  
Specialist wuhan-virus-advisory

**FAKE**

Other scammers have used real information to infect computers with [malware](#). For example, malicious websites used the real Johns Hopkins University interactive dashboard of Coronavirus infections and deaths to spread password-stealing malware.

**What to do:** Protect your computer by keeping your software up to date and by using security software, your cell phone by setting software to update automatically, your accounts by using multi-factor authentication, and your data by backing it up.

**Robocalls:** Scammers are using [illegal robocalls](#) to pitch everything from scam Coronavirus treatments to work-at-home schemes.

**What to do: Hang up.** Don't press any numbers. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls, instead.

**Misinformation and rumors:** Scammers, and sometimes well-meaning people, share information that hasn't been verified.

*What to do:* Before you pass on any messages, and certainly before you pay someone or share your personal information, do some fact checking by contacting trusted sources. For information related to the Coronavirus, visit [What the U.S. Government is Doing](#). There you'll find links to federal, state and local government agencies.

To learn more, visit:

- [Coronavirus Scams: What the FTC is Doing](#) at [ftc.gov/coronavirus](https://ftc.gov/coronavirus)
- Centers for Disease Control and Prevention at [Coronavirus Disease 2019 \(COVID-19\)](#)

Want more information on the latest scams we're seeing? Sign up for our [consumer alerts](#). If you come across any scams or suspicious claims, report them to the FTC at [ftc.gov/complaint](https://ftc.gov/complaint).

