

Beware of scams related to the coronavirus

Scammers are taking advantage of the coronavirus (COVID-19) pandemic to con people into giving up their money. Though the reason behind their fraud is new, their tactics are familiar. It can be even harder to prevent scams right now because people 65 and older aren't interacting with as many friends, neighbors and senior service providers due to efforts to slow the spread of disease.

Those who are ill or don't feel comfortable potentially exposing themselves may need someone to help with errands. Be cautious when accepting offers of help and use trusted delivery services for supplies and food. During this time of uncertainty, knowing about possible scams is a good first step toward preventing them. Here are a few coronavirus-specific scams to look out for.

Scams offering COVID-19 vaccine, cure, air filters, testing

The FTC warned about an increasing number of scams related to vaccines, test kits, cures or treatments, and air filter systems designed to remove COVID-19 from the air in your home. There is no vaccine for this virus, and there is no cure. Testing is available through your local and state governments, but these tests are not delivered to your house. If you receive a phone call, email, text message, or letter with claims to sell you any of these items—it's a scam.

Fake coronavirus-related charity scams

A charity scam is when a thief poses as a real charity or makes up the name of a charity that sounds real to get money from you. Be careful about any charity calling you asking for donations. If you are able to help financially, visit the website of the organization of your choice to make sure your money is going to the right place. And be wary if you get a call following up on a donation pledge that you don't remember making—it could be a scam.

“Person in need” scams

Scammers could use the circumstances of the coronavirus to pose as a grandchild, relative or friend who claims to be ill, stranded in another state or foreign country, or otherwise in trouble, and ask you to send money. They may ask you to send cash by mail or buy gift cards. These scammers often beg you keep it a secret and act fast before you ask questions. Don't panic! Take a deep breath and get the facts. Don't send money unless you're sure it's the real person who contacted you. Hang up and call your grandchild or friend's phone number to see if the story checks out. You could also call a different friend or relative.

Scams targeting your Social Security benefits

While local Social Security Administration (SSA) offices are closed to the public due to COVID-19 concerns, SSA will not suspend or decrease Social Security benefit payments or Supplemental Security Income payments due to the current COVID-19 pandemic. Scammers may mislead people into believing they need to provide personal information or pay by gift card, wire transfer, internet currency, or by mailing cash to maintain regular benefit payments during this period. Any communication that says SSA will suspend or decrease your benefits due to COVID-19 is a scam, whether you receive it by letter, text, email, or phone call. Report Social Security scams to the SSA Inspector General online at oig.ssa.gov .

The bottom line

The best defense is to say NO if anyone contacts you and asks for your Social Security number, bank account number, credit card information, Medicare ID number, driver's license number or any other personally identifiable information by phone, in person, by text message, or email. Report scams to ftc.gov/complaint . The Eldercare Locator , a public service of the U.S. Administration on Aging, can connect older adults and their families to services. You can also call 1-800-677-1116.

For more information about resources available to help consumers manage their finances during this time, please visit the [CFPB's coronavirus response webpage](#). For more information about the government's response, visit the government-wide [COVID-19 response webpage](#).