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## Tips to be Protected From Fraud in the Age of Coronavirus



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The novel coronavirus pandemic continues to spread like wildfire in the U.S., causing panic and chaos among hardest-hit communities. While everyone - individuals, families, businesses, and the government - are busy trying to contain the virus, opportunistic criminals have come out to wreak havoc on an already stressful situation. Scammers prey on people's fears about contracting COVID-19, often promising a cure or a way to get tested for free.

During these trying times, you need to take extra precautions against coronavirus-related fraud, and educating yourself about these types of scams can help you identify a scammer a mile away.

### COVID-19 Scams

Here's a list of all known scams and fraud cases, according to the [Federal Communications Commission](#) (FCC).

### Text Hoaxes

Text message hoaxes are going around claiming that the government is ordering a mandatory two-week quarantine or one that sends out instructions for people to leave their homes and stock up on supplies. These text hoaxes want people to panic, and they can appear as if your next-door neighbor sent it. To understand who is sending these text messages you could [use email lookup](#) or phone lookup tools to be aware of a scam.

### COVID-19 Text Scams

The FCC reports that text scams are offering free home testing kits, bogus cures or vaccines, home HVAC cleaning services, and health insurance coverage for COVID-19. Do not click on any links when you get texts related to the virus. Instead, go to [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus) for up-to-date information and check public records to see if the business is legit or not.

## Scam Texts Messages Impersonating Government Agencies

There's a text scam that claims to be from the "FCC Financial Center," offering a COVID-19 relief package of \$30,000. The FCC has stated that there is no relief program that gives funds to consumers and that this text scam is likely a phishing attempt to get a victim's personal information and banking details. The government will provide consumers a check as part of the federal government's coronavirus response, but no one will call, text, or email you to verify your personal information. The process is automatic and will show up in your direct deposit account filed with the Treasury Department.

[According to the BBB](#), scammers are impersonating the U.S. Department of Health and Human Services, sending out fake texts that instruct the recipients to take a "mandatory online COVID-19 test" using the link provided. The [World Health Organization](#) (WHO) is also warning the public against sending money or personal account information to people pretending to be from the WHO or charity organizations dealing with COVID-19.

## Robocall COVID-19 Scams

Robocall scams are doing the rounds as well during this pandemic. The FCC warns about robocalls that collect personal and health insurance details hidden behind an offer for free virus test kits. There's also a more nefarious robocall scam targeting people with diabetes, offering a free diabetic monitor for every COVID-19 test kit. Other robocalls advertise bogus cures for the virus, debt consolidation, work-from-home opportunities, and student loan relief.

## Tips to Protect Yourself From Coronavirus Scams

- Don't answer calls from unknown numbers.
- Never respond to unsolicited emails or click on any links included in the message.
- Don't reply to text messages from unknown senders or click on any links.
- According to [cyber crime statistics](#), text or email are the most common types of initial contact by identity thieves. If you get a text or email from a friend with a suspicious link, call the person to make sure their account wasn't hacked.
- Never share your financial and personal details through text, email, or over the phone.
- Always check on a charity or business by checking public records to verify their authenticity before donating.
- Criminals can spoof phone numbers to make them appear as if a government agency is calling you. Always remember: the government will never call you to ask for money or personal information.

If you're being pressured to act or send payment immediately, it's more likely a scam. Contact law enforcement ASAP if you feel you've been a victim of coronavirus fraud.

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