

# 5 stimulus check scams that try to steal your money, identity, or both

- **Scammers** are trying everything to swindle vulnerable Americans during the coronavirus crisis.
- Since the government announced it would be sending direct payments of up to \$1,200 to qualifying Americans, the fraudulent schemes are ramping up.
- Remember: Most people who qualify to receive a **stimulus check** do not need to sign up, apply, or "verify" any personal information, online or elsewhere.
- The US government will never call, email, or text you asking for bank details, Social Security numbers, or money.

## • 1. Fake checks

- Kelly Phillips Erb, a tax lawyer and senior contributor for Forbes, wrote that rumors of people receiving fake stimulus checks are floating around.
- "If you receive a 'stimulus check' in the mail now, it's a fraud — it will take the Treasury a few weeks to mail those out," Phillips Erb wrote. As of now, the IRS seems to be forgoing paper checks all together in favor of direct deposit.
- "If you receive a 'stimulus check' for an odd amount (especially one with cents), or a check that requires that you verify the check online or by calling a number, it's a fraud," she said.

## • 2. Social media messages asking for personal information

- The Better Business Bureau says fraudsters are sending out messages via social media, and sometimes via text, that contain links asking a person to enter "personal information and/or banking details." These messages claim the information is "necessary" to receive your stimulus check.
- Just remember: The US government — and especially the IRS — will never get in touch with you on Facebook, Instagram, or any other social media platform.

### **. 3. A fake agency asking for your Social Security number**

- Another variation of the social media messages scam brings users to a fake website called the "US Emergency Grants Federation" and asks for your Social Security number to verify your eligibility, according to the Better Business Bureau.
- "Be sure to do your research and see if a government agency or organization actually exists," the Better Business Bureau site reads. "Find contact info on your own and call them to be sure the person you've heard from is legitimate."

### **. 4. Claims that a 'processing fee' will get your money to you sooner**

- Yet another scam claims that you can get additional money or get your money immediately if you share personal details and "pay a small 'processing fee.'" In reality, there's no way to speed up the IRS payment process.
- "If you have to pay money to claim a 'free' government grant, it is not really free," the Better Business Bureau warns. "A real government agency will not ask you to pay an advanced processing fee. The only official list of all U.S. federal grant-making agencies is Grants.gov."

### **. 5. Any correspondence claiming to be the Treasury Department**

- The IRS is a bureau of the Treasury Department, and it isn't exactly modern. The agency most often gets in touch with taxpayers via snail mail. In the case of the stimulus checks, the IRS is relying on direct deposit information provided on recent tax returns to send out payments.