



A Guide to COVID-19 Scams

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Please refer to page 11 for additional important disclosures.

Stay Vigilant. Stay Safe.



During a crisis such as the one created by the spread of COVID-19, most people look for solutions and ways to support each other. Fraudsters, however, look for opportunities to con people.

This guide is about ways you can protect yourself and your family from bad actors who are trying to use the COVID-19 pandemic to access your personal information.

The scams circulating right now are versions of the ones that take place year-round, and our advice remains the same: stay alert and use common sense. Specifically,

- Never click on a link in an email from someone you don't know.
- Never send money, banking instructions, or a gift card to someone you either don't know or have not verified by phone.
- Never give to a charity with which you are unfamiliar or cannot personally validate.
- Be especially suspicious of anything that purports to come from a governmental agency.
- Be extra alert for fake email addresses and email addresses with small typos. Scammers are smart and will change one letter to throw you off.
- Use a secure internet connection, a strong password, and dual-factor authentication whenever possible.

We have compiled a list of some of the most common scams specific to the COVID-19 crisis. Review our list so that you can identify a potential scam and know the best course of action to take. Feel free to share this guide with others.

Above all else, stay vigilant. Stay safe.

The “I Need Your Help Right Now” Scam

This scam plays on our sense of urgency and desire to help others during this crisis. A bad actor reaches out as someone you know, a public official, or a medical professional and asks for your help supporting efforts to procure testing kits, masks, or ventilators for a hard-hit city, local hospital, or medical agency. The email or text message asks you to wire money or send a gift card to a vendor or organization to help defray the costs. There may be a promise of reimbursement. The request is urgent and needs to be fulfilled right away.

Never send money to anyone that asks for it by email or text for any reason. Always place your own phone call to the person and verify the request first.

Email or Text Message From a Governmental Agency

The Department of Justice has issued a warning about this scam. Be alert to emails or text messages that contain a link to a coronavirus preparedness test. The message will look as if it came from the Department of Health and Human Services, the Centers for Disease Control, or World Health Organization.

A government agency will never email or text you a link for information. Delete this email. You should delete any unexpected email, text message, or social media message with attachments or website links. Never click on, download, or open any of the above, as doing so may open malware on your device that can help bad actors steal your personal and financial information.

The Fake Charity Scam

Fraudsters are creating fake charities to take advantage of our very human desire to help. You may hear from the “COVID-19 Give Back Fund” or the “Combatting Coronavirus Fund.”

Never give to a charity that you cannot verify. [Charity Navigator](#) is a good resource for information on registered charities.

Fees to Access Stimulus and CARES Act Benefits

With this scam, someone calls, text messages, or emails offering to help you receive benefits under one of the government's new programs. In order to take advantage of the benefits, you first need to provide personal information or send funds in advance through an electronic wire or Pay Pal, to offset "filing fees." Another version of this scam will ask you to click on a link to access the benefits. We have even heard of scammers posing as representatives of governmental agencies who want your bank information so that they can transfer your stimulus plan check directly to you or verify that they have the correct information.

Never provide your personal or financial information without first verifying the source by placing a separate phone call. Never click on links in emails that you were not expecting. These scammers may emphasize the words "stimulus check" or "stimulus payment." The official term is "economic impact payment." THERE ARE NO FEES TO RECEIVE PAYMENT. The IRS will use the bank account associated with your tax return or send the check by mail. Checks that are mailed will not arrive for at least three weeks and do not need to be verified online or by calling a number.

Social Security Fraud

On March 27th, the Social Security Administration issued a warning about fraudulent letters threatening that Social Security benefits would be suspended due to COVID-19 or coronavirus-related office closures. The letters ask you to call the number referenced to continue receiving your benefits. If you call, you will be asked to share personal information to ensure that benefits can be sent to you directly during the crisis.

No one from the government will ever ask for your banking or credit card information. Social Security never threatens arrest or legal action.

What To Do If You Suspect You Have Been The Victim Of A Scam

To report a COVID-19 fraud scheme or suspicious activity, contact the National Center for Disaster Fraud (NCDF) hotline at 1-866-720-5721 or send an email to disaster@leo.gov.

Other useful resources include:

coronavirus.gov

cdc.gov/coronavirus

usa.gov/coronavirus

fbi.gov/coronavirus

justice.gov/coronavirus

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Contact Information:

Stephen L. Cohn, CFP®, Co-Founder | scohn@sagefinancial.com | 484-342-4400

Alan J. Cohn, CFP®, Co-Founder | acohn@sagefinancial.com | 484-342-4400

300 Barr Harbor Drive, Suite 200, West Conshohocken, PA, 19428

www.sagefinancial.com

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