



Barbara Stockebrand
Southwind Extension District –Yates Center
Family and Consumer Sciences

Lookout for New Scam Approaches

I seem to hit the fraud and scams topic fairly frequently. However, the landscape scammers work within is constantly changing, and scammers are crafty in learning new ways of reaching their targets. With the current climate created with COVID-19, more doors are cracking open for scammers to wiggle in and take advantage of unsuspecting victims. While we all need to be on guard, our older adults in our communities are still prime targets for scams.

Now that we are all spending more time in our home setting, the phones may be ringing more frequently. Along with the extra calls, we may be seeing more solicitations through email. The Federal Trade Commission (FTC) warns of these potential scams:

Undelivered products – Online sellers claim to have much needed products, such as cleaning, health, and medical supplies. These could include offers for vaccinations and home test kits. You can place an order, but then it is never delivered.

Most anyone can set up an online shop. Be sure to research the company name online before ordering with words such as “review,” “complaint,” or “scam.” If things check out, pay with a credit card and keep a copy of your transaction.

There currently are no vaccines or products to treat COVID-19. Neither are there any Food and Drug Administration (FDA)-authorized home test kits for the Coronavirus.

Fake charities – If you are looking for ways to help during this major health event, know that scammers use these same events to find ways to take advantage of good people’s generosity. Scammers will often set up charities that have similar names to those used by real charities. Do your homework and research before you donate. Again, if the proposed charity checks out, pay with a credit card. Never use a gift card or use a wire transfer.

Fake emails, texts and phishing – Scammers are very clever in getting their targets to share personal information, such as account numbers, Social Security numbers or passwords. Once they get a piece or two of personal information, they can steal your money or your identity.

Phishing emails lure targets to click on links within an email that can allow scammers to gain access to your computer. To make these phishing emails more realistic, they often use familiar company names and official logos from existing companies. Protect your computer by keeping your software up-to-date. This should include allowing automatic updates to your cell phone.

We have heard that as a part of the stimulus package being considered, that individual households may be receiving some future money direct from the government. While our pocketbooks could use an influx of cash right now, don't respond to calls, texts, or emails relating to checks from the government.

Know that the government will not ask you to pay anything up front to get this money if it truly comes about. The government will not ask for your Social Security number, bank accounts or other personal information. Anyone who does ask for this kind of information or tells you they can get the money to you now is a scammer.

Robocalls – Scammers are using illegal robocalls to promote scams on various Coronavirus treatments and work-at-home schemes. Hang up on robocalls. Don't press any numbers. Pressing a number will likely lead to more robocalls.

There are still a lot of unanswered questions relating to the Coronavirus. As we move forward into this uncharted territory, stay on your toes and question anything that may sound a little shady – especially those unsolicited requests involving money. Your money is yours, and you should be the one that decides how it is spent.

The FTC asks that if you come across any scams or suspicious claims, report them to the FTC by going to [ftc.gov/complaint](https://www.ftc.gov/complaint). The FTC wants to stop scammers as much as we as individuals would like to see scammer activity cease.