

## **Protecting Yourself from Consumer Scams**

Unfortunately even during challenging times such as the one we are currently facing due to the pandemic caused by COVID-19, scammers are still active. We've compiled this list as a reference for consumers to avoid falling victim to scams. If you believe that you have already been scammed, we have also provided resources and information to report those scams.

- **Stimulus Checks**

- The CARES Act provides for the automatic release of stimulus funds to eligible individuals. You won't need to release any personal information to receive your money, so if you receive a call telling you to "sign up" for your relief check, hang up immediately. Keep in mind that this request may also come via e-mail.
- The Internal Revenue Service (IRS) will never call you and ask for your personal or banking information in order to send your stimulus payment. Any call you receive purporting to be from the IRS is a scam.

- **Donations**

- Consumers should try to do some research before donating to a charity. A simple online search can yield information about prior complaints or scams associated with that charity. Be wary of anyone who specifies how your donation should be made, (e.g., by gift card or wire transfer), as this is a red flag that the "charity" is not legitimate. The best way to protect yourself is making your donation via check or credit card.
- If you believe that you have already made a donation to a scam "charity", report the donation to the Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)) and the NJ Office of the Attorney General's Division of Consumer Affairs Charities Registration Section (<https://www.njconsumeraffairs.gov/charities/Pages/default.aspx>). The Charities Registration Section website provides a directory of compliant, non-compliant, exempt, retired, revoked, and denied charities in New Jersey.

- **Cures, Home Testing and Vaccination Kits:**

- In the midst of the pandemic, everyone is rightfully concerned about their health and access to health insurance. Sadly, scammers are attempting to prey on these fears in order to steal your personal and financial information. Local government agencies have reported complaints from seniors who received phone calls from persons claiming to be affiliated with Medicare or Medicaid asking to verify their Social Security number, date of birth, and other personal information so that they

can be tested for the coronavirus. They may even ask for credit card or bank information to pay for the test. Currently, coronavirus testing in New Jersey is limited to individuals who have symptoms of the virus and have received a referral from their primary care physician to go to a testing site. You should never provide your Social Security number or any personal or financial information in response to an unsolicited phone call.

- As of the date of this writing, there are **no** known products available to treat or prevent COVID-19. The Federal Trade Commission (FTC) and Food & Drug Administration (FDA) have jointly contacted companies who have marketed products falsely stating that they can treat or prevent COVID-19, advising them that they must immediately cease making these false claims. These advertisements may be attempts to steal your personal or financial information, or worse, you could receive dangerous or unapproved products which could result in severe health problems or even death.
- If you have already purchased any item that claims to treat or prevent COVID-19, visit the FTC website to file a complaint at [www.ftc.gov](http://www.ftc.gov).

- **Delivery Services:**

- New Jersey's stay-at-home order and social distancing requirements have made it difficult to obtain daily necessities, particularly for seniors. The Consumer Financial Protection Bureau (CFPB) has received complaints of scammers who have offered to help seniors run errands to pick up medication or groceries. These scammers take payment up front and then never return with the items they were supposed to purchase.
- If you need help getting food, medicine, or other necessities, make sure to use a reliable delivery service established through the store that you are purchasing from. Keep in mind that legitimate delivery services are overwhelmed with requests right now, so it is best to order as far in advance as possible.
- The CFPB has also received complaints of online sellers falsely claiming to have hard-to-find items in stock (toilet paper, hand sanitizer, etc.). Seniors have placed orders for these items and paid the seller, but delivery is never made. There currently are widespread shortages of many products, and it will take some time before supplies are restocked. If Amazon and Wal-Mart are out of certain items, it is extremely unlikely that an online retailer that you have not previously heard of has them.

- **Social Security Scams:**

- Scammers are using sophisticated technology to make the number from which they are calling appear to be from the Social Security Administration. It is important to know that the SSA will **never** call you to threaten your benefits or tell you to wire money, send cash, or purchase gift cards.

- If you have already verified your Social Security number or shared personal information with a scammer, you can visit <https://www.identitytheft.gov/SSA> to find out the steps you can take to protect your identity.
  
- **Grandparent Scams:**
  - The fright caused by scammers posing as a loved grandchild has caused many to fall victim to this scam. Typically they'll say they're stuck in a situation – at this time possibly hospitalized with COVID-19 or arrested for violating a stay-at-home order – and need funds immediately so that they can be treated or released.
  - If you receive a call like this, resist the urge to immediately do what the caller has asked. Instead, first, and most importantly, try to verify the claim by asking the scammer to answer personal questions that only that individual might know, and that would not be posted on a hacked social media site. Contact other family members to find out where the grandchild or loved one is currently. **NEVER** send cash, gift cards, or wire transfer funds.

### Central Jersey Legal Services

CJLS' attorneys and paralegals assist individuals facing problems with Medicaid eligibility, government entitlements such as food stamps and unemployment benefits, housing issues such as eviction, family issues including divorce and child support, and consumer debt issues, among many others. All people, regardless of their financial situation, deserve a fair shot at justice – and that requires legal help. It's not justice when a senior or disabled person is denied health care services or a family loses their home simply because they couldn't afford the legal help they needed. Central Jersey Legal Services provides access to legal help and information for clients in life-changing legal situations who could not otherwise afford an attorney.

If you need legal help, please contact our Mercer County office at 609-695-6249 to be screened for eligibility.

***The purpose of this article is to present a general overview of common consumer scams. It is not intended to be used as legal advice. Each client's case is unique and merits individual substantive and procedural legal advice from an attorney.***

This article was authored by Daniel I. Rubin, Esquire, senior staff attorney at Central Jersey Legal Services and Marissa Fisher, a paralegal at Central Jersey Legal Services.