

Coronavirus checks: flattening the scam curve

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by

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There's a lot to worry about when it comes to the Coronavirus crisis, including the new ways scammers are using the economic impact payments (so-called "stimulus checks") to trick people. To keep ahead of scammers who are trying to cash in on those payments, read on.

Scammers have no shame, and nothing – not even a global health crisis – is off limits. They're pitching [fake Coronavirus vaccines, unproven cures, and bogus at-home testing kits](#). So, it's not surprising that scammers are [exploiting confusion about economic impact payments](#) too. But it's still shameful.

Most people who qualify for a check will automatically get it direct deposited by the IRS within weeks. But as details emerge about how and when payments will arrive, some scammers may start using official-looking fake checks to steal money and confuse people into turning over personal information. Here's some information to help avoid fake check scams that might be arriving soon.

- **The check's *not* in the mail – yet.** Reports say that paper checks – for people without direct deposit – will start arriving in May at the earliest. So, if you get an economic impact payment, stimulus, or relief check before then, or you get a check when you're expecting a direct deposit, it's a scam.
- **The IRS will *not* send you an overpayment and make you send the money back in cash, gift cards, or through a money transfer.** If you get an official-looking check for more than what you were expecting – say, for \$3,000 – the next call you're likely to get is from a scammer. They'll tell you to keep your \$1,200 payment, and return the rest by sending cash, gift cards, or money transfers. [It's a scam that will leave you owing money to your bank.](#)
- **That's *not* the IRS calling, texting, or emailing.** Scammers are sending official-looking messages – including postcards with a password to be used online to "access" or "verify" your payment or direct deposit information. The IRS will not contact you to collect your personal information or bank account. It's a scam.

For trusted information and updates about IRS payments – including eligibility, how to sign up for direct deposit, or where to file a short tax form – always start with irs.gov/coronavirus. Learn how to avoid scams by subscribing to the [FTC's consumer alerts](#), and report scams to the FTC at ftc.gov/complaint.