



Don't let COVID scams haunt you this Halloween

Sometimes a spine-tingling sensation is fun during Halloween, but no one wants to experience the real fright of financial fraud. The COVID-19 pandemic has created an opportunity for scammers to thrive. In addition to public health risks, consumers are vulnerable to unique financial challenges as unemployment levels rise, budgets tighten, product scarcity increases, and technology dependence soars.

In Kentucky, the Attorney General's office has reported a 300% increase in COVID-19-related scams. Get the heads-up on which scary scams to avoid, according to the Federal Trade Commission (FTC).

- **Contact tracing scams** – It is important to provide accurate information if a contact tracer calls, but beware of scammers who are imposters. A legitimate contract tracer may ask for your name, date of birth, and health information. Your information is completely private and confidential. A contact tracer will never request your banking or other personal financial information such as social security numbers or passwords.
- **Vaccinations and home test kits** – Big claims promising products that treat or prevent coronavirus might turn out to be just another ghost story. Scammers are selling products without proof that they work or approval by the U.S. Food and Drug Administration.
- **Imposter emails or texts** – Scammers like to don a disguise to trick you into parting with your money. Be wary of any message claiming to be from the CDC, WHO, IRS, or any government agency. Phishing can also be disguised as a business with details about your “package” or “order.” These messages will likely sound urgent as a way to fool you into clicking. Don't get tricked into clicking links. Report the phishing emails to the Anti-Phishing Working Group at reportphishing@apwg.org or texts to SPAM (7726).
- **Robocalls** – If a recorded voice is trying to sell you something, hang up! These illegal calls try to sell everything from health insurance to work-at-home schemes. Getting on the national Do Not Call registry at donotcall.gov can help. But it may not prevent the illegal robo calls from coming in.
- **Charity scams** – A scam artist may use a real or made-up charity or foundation to ask for money. Do your research. Make sure the charity is real to be sure your money is going where you think it is. And never pay a donation or make a purchase with a gift card or wire transfer. Officials cannot track or reverse these methods of payment.

Hopefully, these tips will keep you from being a victim. You can report scams to the FTC at ftc.gov/complaint or to the Kentucky Attorney General at 888-432-9257. For up-to-date information about COVID-19 in Kentucky, visit kycovid19.ky.gov.

References

Federal Trade Commission. “Coronavirus Advice for Consumers.” (Data retrieved Sept. 11, 2020) <https://www.ftc.gov/coronavirus/scams-consumer-advice>

National Consumers League. “Fighting COVID-19 Scams: Virtual Panel with KY Attorney General Daniel Cameron and NCL.” (Aug. 14, 2020) <https://youtu.be/V3wdiNfRLFw>

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