



With Stimulus Payments on the Horizon, Scammers are Gearing Up to Take Your Money—Don't Let Them!

Most Americans have money coming their way to offer a small help to weather the current economic crisis caused by the coronavirus pandemic. People with bank account information associated with a 2018 or 2019 tax return could receive funds as soon as April 9. For others, checks will likely be mailed over the period of a few months, starting in late April or early May, and beginning with the lowest income families. As families anxiously await the payments, a slew of misinformation and scams are brewing.

Important things to know:

1. Most people will not need to do anything to receive a payment. If you filed taxes in 2018 or 2019 and included a deposit account on your return, that account will automatically be used for the payment.
2. Social Security recipients who earn too little to file taxes will automatically receive a payment [even if they did not file a tax return in the past two years](#). Note: If Social Security recipients have dependent children under 17 years old, they will need to [file additional information](#) to receive the money for those dependents.
3. For other people who usually do not file taxes or did not include a deposit account with their tax filing, the [IRS has posted details](#) to help people file a simple return and submit account information directly to the IRS to receive the payment.
4. A deposit account is the fastest way to get a payment. If the IRS does not have deposit account information for you, then a check will be mailed to the address on file. [If you receive a check, look for free check cashing services in your community.](#)

Call 211 if you have any specific questions or need assistance.

Scams are coming in all shapes and sizes—phone calls, emails, texts and posts. Here are some top line “do’s” and “don’ts”:

- **DON’T share your bank account information or social security number.** Scammers are sending text or emails, setting up websites, and posting on social media, claiming to be the IRS, Social Security Administration, FEMA, or even the Census. They are trying to get access to bank account numbers and social security numbers. Never answer these communications or click links. If you think communication could be real, reach out yourself using a phone number or other contact information that **you know is correct.**
- **DON’T pay money to get your stimulus money.** In most disasters, scammers will spring up offering to deliver cash assistance early for a fee. These are efforts to access your information and steal your money.

Important US Census Information

The US Census Bureau is sending letters to people right now and it is important to participate in the Census. The letter you receive includes a unique code to enter into the US Census official website. If you do not participate by phone or online, the Census Bureau will mail a paper form to fill out. The Census will **NEVER** ask for a social security number, bank account information or other payment information. If you get a request like this, it is a scam.

- **DO use only official IRS sources for information on what to do and when to expect payments.**
- **DO consider stopping unaffordable electronic payments currently being taken out of your bank account.** It is always best to pay your obligations, but in this very difficult time, it is important to know that you have the right to stop scheduled electronic payments, like payments to a payday lender. Here is a link with steps on how do that. This way, you will control the money you have and you can use the stimulus money for basic needs rather than having it whisked away for a payment that can be delayed or renegotiated.

Physical distancing is the most important thing we can do to slow the spread of the coronavirus and support the health of our families and communities.

These simple steps will help to make sure that the urgently needed stimulus payments reach our families and communities instead of getting siphoned off by scammers and predatory lenders.

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