

# Stimulus Check Scams: What You Need To Know

With COVID-19 scams heavily occurring, the release of the stimulus relief checks from the government has opened a new opportunity for hackers to prey on consumers.

While the details of the check distribution are still being developed, below are some important tips from the Federal Trade Commission that you need to know today.

- **Don't do anything:**

If you filed for taxes in 2018 or 2019, the Federal Government most likely has the information needed to send your money. If you are not required to file for taxes (i.e. Social Security recipient), you also do not need to do anything to receive your check. For those who have not filed for taxes recently, the IRS may have you simply fill out a tax form.

- **There is no "sign-up" for the check:**

If you receive a phone call, email or text asking you to "sign-up" to be enrolled or verify your enrollment, it is a scam. The government will not contact you through these avenues. Do not provide personal information (i.e. Social Security number or bank information) to these individuals, but rather hang up or do not respond.

- **Communicate with the IRS solely.**

If you did not file taxes in 2018 or 2019 and give the IRS your banking information, you will want to communicate with the IRS directly at [irs.gov/coronavirus](https://irs.gov/coronavirus) to get your direct deposit set up.

- **There is no early access to these checks.**

The timeline for when these funds will go out has not yet been determined. Scammers are using this lack of detail to their advantage and trying to trick consumers into thinking they can get their check first if they provide personal information right now. Don't fall victim to this scam.

Remember, if the IRS needs to contact you, they will do so only through regular US Postal Service. Stay vigilant and aware of scammers and phishers. If you feel you have come across a scammer trying to take your check, you may report it at [ftc.gov/complaint](https://ftc.gov/complaint). To get official updates and more information, visit the IRS's page at [irs.gov](https://irs.gov).