



# Consumer and Worker Protection

This publication includes information as of May 20.  
Please also monitor [nyc.gov/consumers](http://nyc.gov/consumers).



## IMPORTANT

- **Price gouging** is ILLEGAL for ANY item or service needed to limit the spread of coronavirus (COVID-19). File a complaint at [on.nyc.gov/overcharge](http://on.nyc.gov/overcharge).
- If you are facing financial hardship due to the COVID-19 crisis, you can request that debt collection agencies stop contacting you about your existing debt. Download a **cease debt collection communication** letter template at [nyc.gov/consumers](http://nyc.gov/consumers).
- For medical emergencies, **call 911**.

## COVID-19 Scams and Safety Tips

Scammers often take advantage of vulnerable people during times of crisis and distress. It is important that you be aware of any potential scams in order to protect yourself and your money. This publication describes common COVID-19-related scams and tips to stay safe.

### Fake Government Calls / Texts / Emails

A scammer contacts you and claims to be from the government requesting payment or personal information. Common examples include:

Scam	How Does It Work?	Fact / Tip
<b>Imposter Internal Revenue Service (IRS) Scam</b>	Scammer calls pretending to be from the IRS and demands payment or personal information, claiming it's required so that you can receive your Economic Impact Payment (stimulus payment) faster.	<ul style="list-style-type: none"> <li>• The IRS will NOT call or email to demand payment or personal information for you to get your stimulus payment. Most people won't need to take any action in order to receive it.</li> <li>• Always verify the website you are on—the only official website to check information on your stimulus payment is <a href="http://irs.gov/eip">irs.gov/eip</a>.</li> </ul>
<b>Fake Law Enforcement Calls</b>	<p>Scammer pretends to be a law enforcement officer or NYPD representative and tells you that a family member has been arrested and that you need to pay bail money with gift cards. The scammer may tell you that your loved one is embarrassed and does not want other family members to know what happened. A caller may even know personal details about the supposed victim, and caller ID may be manipulated to appear legitimate. This is a scam.</p> <p>Another possible scam is a "law enforcement officer" saying you have a violation, summons, or warrant against you and that charges can be dropped if you call back or pay a fee immediately.</p>	<ul style="list-style-type: none"> <li>• Always remember that the government will never call out of the blue to demand payment, especially payment in the form of gift cards.</li> <li>• Resist pressure to act quickly and make sure to verify all facts.</li> <li>• Report these calls at <a href="http://ftc.gov/complaint">ftc.gov/complaint</a>.</li> </ul>

Scam	How Does It Work?	Fact / Tip
<b>Unemployment Claim Scams</b>	Scammer pretends to be calling from the New York State Department of Labor (NYSDOL) to verify personal information and requires payment to “process your claim.”	<ul style="list-style-type: none"> <li>• Be on alert for scams when filing unemployment claims. Do not share details with unknown and unverified persons.</li> <li>• If a representative from NYSDOL does contact you, make sure to get verification first by asking the caller to tell you the date you filed your application and the type of claim you filed.</li> <li>• Protect yourself and read the fact sheet <a href="#">Pandemic Unemployment Assistance (PUA)</a> available on the NYSDOL website at <a href="http://labor.ny.gov">labor.ny.gov</a>.</li> </ul>
<b>NYC Department of Education (DOE) Scam</b>	Scammer claims to be from DOE and requests money in exchange for a product or service for a student.	<ul style="list-style-type: none"> <li>• Any product or service offered by DOE during COVID-19, such as a laptop or a remote learning account, is provided at NO COST.</li> <li>• Learn more about remote learning at <a href="http://schools.nyc.gov/learn-at-home">schools.nyc.gov/learn-at-home</a>.</li> </ul>
<b>Fake Government Relief/Assistance Programs</b>	You may receive texts or emails claiming that you can file for free small business aid or bonus grants/checks by filling out an online form with your personal information and a processing fee. These offers may also appear on social media ads and posts.	<ul style="list-style-type: none"> <li>• Always make sure that it is a legitimate source of government assistance by researching the name of the agency, visiting their website, and reading about what their grant process is.</li> <li>• Avoid clicking any links you see on social media. Some legitimate relief programs include <a href="#">Small Business Administration</a> for small business loans or <a href="#">ACCESSNYC</a> for food assistance.</li> <li>• Remember that “free” government benefits do not cost money.</li> </ul>
<b>NYC License/Permit Renewal Scams</b>	You hold a license or permit issued by the City of New York. A scammer calls and pretends to be from a government agency offering a <b>discount</b> to renew your license/permit. The caller may ask that you send insurance documents and banking information via a texting application, such as WhatsApp, in order to process the reduced renewal fee.	<ul style="list-style-type: none"> <li>• Government agencies do NOT call out of the blue asking for banking information. Most payments can be made through their official websites; check the agency website information listed on your license/permit document or visit <a href="http://nyc.gov">nyc.gov</a> for a list of official City agencies.</li> </ul>
<b>False Employment Agency Claims</b>	Scammer claims to be from fake employment agency and entices health care workers to quit their current job to accept their “offer.”	<ul style="list-style-type: none"> <li>• It is ILLEGAL for employment agencies licensed by the NYC Department of Consumer Affairs to make these claims.</li> <li>• Report these calls by filing a complaint at <a href="http://on.nyc.gov/2ROeh4z">on.nyc.gov/2ROeh4z</a>.</li> </ul>

## Charity Scams

People often want to help during times of need, but crises also give scammers an opportunity to take advantage of people’s kindness.

## Tips:

- **ALWAYS do research before donating to a charity organization or person setting up a GoFundMe page.**
- Ask organizations what their registration number is—all legitimate charities must be registered with the New York Attorney General’s Charities Bureau.
- Never donate in cash, by gift card, or by wiring money.
- Report charity scams by filing a complaint at [www.charitiesnys.com/complaints\\_new.html](http://www.charitiesnys.com/complaints_new.html)

If you’d like to help New Yorkers affected by COVID-19, visit [nyc.gov/helpnow](http://nyc.gov/helpnow).

## Fake COVID-19 Treatment and Testing

Scam	What NOT to Do	What to Do
<b>“Anti-COVID-19” Products and Medicines</b>	<ul style="list-style-type: none"><li>• Do NOT use products or medicines promoted as “anti-COVID-19” unless approved by a health care provider. They may be dangerous and fatal.</li></ul> <p>There are currently no products proven to treat or prevent COVID-19. The only preventive measures for COVID-19 currently approved are social distancing and hand washing.</p>	<ul style="list-style-type: none"><li>• Learn more about prevention and care from NYC Department of Health at <a href="http://on.nyc.gov/2yI55Ib">on.nyc.gov/2yI55Ib</a>.</li></ul>
<b>Home Test Kits</b>	<ul style="list-style-type: none"><li>• Do NOT act on online offers for vaccinations and home test kits for COVID-19.</li></ul>	<ul style="list-style-type: none"><li>• Report any online offers you come across to the Federal Trade Commission (FTC) at <a href="http://ftc.gov/complaint">ftc.gov/complaint</a>.</li><li>• <b>Call 911</b> if someone unexpectedly knocks on your door claiming to be from the Centers for Disease Control and Prevention (CDC), World Health Organization (WHO), or NYC Department of Health and Mental Hygiene (DOHMH) to conduct a “COVID-19 test.”</li></ul>

## Personal Protective Equipment Scams

Beware of fake calls to your business requesting money for Personal Protective Equipment (PPE). The caller may state that a manager had placed an order for PPE for the company and a money order is needed before delivery. Make sure to always check in with a manager or person in charge before sending any money.

## Tips:

- If you are making an online purchase for PPE, such as face masks, always buy from reputable stores and websites.
- Do online research on the company and see what other consumers’ experiences have been.

## Phishing Scams

Phishing emails and text messages often contain a link or ask you to provide personal information that can be used to commit fraud or identity theft.

### Tips:

- Always verify the email address or link before clicking or responding.
- Legitimate government agencies will never contact you asking for money.
- If an agency does contact you asking for personal information, seek verification first.

### *If you are unsure about a call or email:*

- Hang up (if a call).
- Go to the official agency website or call the official agency number to verify the legitimacy of a call or email.

### *If you suspect a scam:*

- Delete the email (if you received an email).
- File a complaint with the Federal Communications Commission (FCC) at [fcc.gov/complaints](https://www.fcc.gov/complaints).

## Unknown Callers and Robocalls

Scammers may call you or use illegal robocalls to pitch everything from scam COVID-19 treatments to work-at-home schemes.

Beware of calls threatening to disconnect gas and electric services unless you pay immediately. The caller may use sophisticated phone systems that display the energy company's name on the caller ID. This is a scam. When in doubt, you should hang up and call the customer service number located on your bill.

### Tip:

- If you receive a call from an unfamiliar number, don't pick up. Answering and pressing any keys may lead to more scam calls.

## Puppy Scams

Many people obeying stay-at-home orders are looking into getting a pet.

### Tips:

- Do your research before making any purchases. Be alert to consumer warnings about fraudulent pet sites that may advertise animals that don't exist and are never shipped.
- It is best practice to see a pet in person before buying it.
- Be cautious of sending money through Western Union, MoneyGram, or a cash app like Zelle or a gift card. These payment methods offer no way to get your money back if you are the victim of a fraud.
- Report any pet scams you come across to FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint).

## Fake Money Deals

If a deal is too good to be true, it usually is. Beware of these “great deals:”

Scam	What They Offer	What You Can Do
<b>Debt Relief Scams</b>	If someone calls claiming their company offers debt relief, do not engage. The caller may say they can offer you a 50 percent settlement to help pay your debt and to contact them to take advantage of the offer. Hang up immediately and avoid answering any unknown calls.	<ul style="list-style-type: none"><li>If you are facing financial hardship due to COVID-19, you can request that debt collection agencies stop contacting you about your existing debt. Download <a href="#">Cease Debt Collection Communication Letter: Instructions and Template</a></li></ul>
<b>Counterfeit Coupons</b>	Beware of fake coupon deals circulating on social media. The coupon link may take you to a third-party site and ask for your personal information in order to receive the coupon. Legitimate businesses DO NOT ask for any banking information in exchange for a coupon deal.	<ul style="list-style-type: none"><li>Always go to the official business website to see if they are offering any coupons.</li></ul>
<b>Tax Loans</b>	It is important to be careful when selecting a tax professional. While most preparers provide honest and high-quality service, some may mislead you into taking credits or deductions you aren't entitled to claim. By promising a “bigger” refund, they will increase their fees, and you will end up losing money instead of gaining.	<ul style="list-style-type: none"><li>Eligible New Yorkers can use NYC Free Tax Prep for trusted, professional filing. Learn more at <a href="https://nyc.gov/taxprep">nyc.gov/taxprep</a></li></ul>

## Student Loan Scams

Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, federal student loan payments are automatically suspended, without interest or penalties, until September 30. Borrowers with student loans covered by the Act do not have to take any action to suspend payments.

Tips:

- If you are contacted by people claiming they can get you into the program faster or for free, it is a scam.
- If you are unsure whether your loan is covered by the Act, contact the loan servicer directly and ask.
- Read [Student Loan Debt Tips During COVID-19](#) (available in multiple languages).

## Resources and Free Help

**COVID-19 updates and health guidance:** Visit [nyc.gov/coronavirus](https://nyc.gov/coronavirus)

**Free financial counseling by phone:** Visit [nyc.gov/TalkMoney](https://nyc.gov/TalkMoney) to book an appointment.

**Federal Trade Commission (FTC):** Visit [ftc.gov](https://ftc.gov) or call 1-877-FTC-HELP (1-877-382-4357). Report identity theft to the FTC after you file a police report.

**Consumer Financial Protection Bureau (CFPB):** Visit [consumerfinance.gov](https://consumerfinance.gov) or call 1-855-411-2372.

**New York State Division of Consumer Protection:** Visit [dos.ny.gov/consumerprotection](https://dos.ny.gov/consumerprotection) or call 1-800-697-1220.