



Consumer Alert

Consumer Alert: Tips to Avoid Coronavirus Stimulus Payment Scams

The federal government has begun making payments to individuals as authorized by the Coronavirus Aid, Relief, and Economic Security (CARES) Act. These are more commonly known as “stimulus” payments and will either be made directly into your bank account or you may be issued a check delivered by U.S. mail.

Unfortunately, there are also unscrupulous people taking advantage of these payments to try to scam others out of money or personal information. By understanding some basic information about these payments, we hope to help you avoid scammers and fraudsters.

- Residents of the United States who meet certain income limits are eligible to receive the stimulus payments. This means that not every U.S. resident is eligible, and therefore not every resident will receive a payment.
- The Internal Revenue Service (IRS) is the federal agency that is administering the payments. Communication from other agencies or entities that claim to be able to get you a stimulus payment is most likely a scam.
- The IRS will not call, text, email, or contact you on social media asking for personal or bank account information, even related to these stimulus payments.
- The IRS will mail a letter to your last known address about two weeks AFTER your payment providing information on how the payment was made and what to do if you didn’t receive the payment. If you have questions about the legitimacy of this letter, you can visit www.IRS.gov for more information.
- If you are eligible for a payment and do not automatically receive a direct deposit or check, ONLY use the online form available through IRS.gov called “Non-Filers: Enter Payment Info” to provide personal information. Anyone asking for personal information through email, text, phone call, or social media is a scammer. (Most eligible individuals will receive a payment automatically without having to do anything. However, some individuals will need to complete this form to receive a payment.)
- You don’t have to pay to get your stimulus money. The payment is not income and you do not have to pay any taxes now or in the future on this money.
- The IRS will not tell you to deposit your stimulus check then send them money back because they paid you more than they owed you. That’s a fake check scam.
- Anyone that tells you must “act now” to get your stimulus payment is a scammer, especially if they are asking for your personal or financial information. If you don’t receive a payment this year, you can also claim it by filing a 2020 tax return next year.

You should be able to find answers to all your questions about the stimulus payments on www.IRS.gov. But if you think you've been the victim of a scam, you can file a complaint with our Consumer Protection Division at www.marylandattorneygeneral.gov. If you believe your personal information and identity have been stolen or compromised, read our [ID Theft Guide](#) or email IDtheft@oag.state.md.us for guidance on recovering your identity.