



SCAM
ALERT

COVID-19 DEBT RELIEF SCAMS

Scam predators are using the Coronavirus 2019 (COVID-19) pandemic to access your financial accounts and personally identifiable information by posing as legitimate businesses in person, through email, text, or United States Postal Service (USPS) mailings. **Do not be fooled!**

The Federal Trade Commission (FTC) and Better Business Bureau (BBB) offer these suggestions to help you gain better control of your finances during this pandemic and after, as well as tips to avoid scam predators:

- **Do Not** pay upfront for help with your debts
- **Do Not** work with companies that guarantee creditors will forgive your debts
- **Do Not** click on links in emails or texts
 - Go to the website you are certain belongs to your creditor or telephone the number on your bill
- **Do** gather all your bills, make a list of your monthly bills including:
 - Housing
 - Food
 - Transportation
 - Utilities
 - Insurances
 - Pet costs
 - Medication
 - Medical bills
 - Prioritize if necessary
- **Do** ask for help
 - Many companies, businesses and charities have special programs to help people right now during the COVID-19 pandemic
- **Do** contact the companies you owe money to and ask to work out a new payment plan with lower payments or delayed due dates
 - Always get any changes in writing
- **Do** visit the [ftc.gov/creditcounselor](https://www.ftc.gov/creditcounselor) site if you need additional help or information
- **Do** protect your personal and financial information, including:
 - Social Security Number (SSN)
 - Bank account
 - Credit card information

Note: You may report scam predators to the FTC, Adult Protective Services (APS) and the Federal Bureau of Investigation (FBI) Internet Crime Complaint Center (IC3).

If you think you may be a victim of a scam, contact
San Bernardino County APS at 1 (877) 565-2020 or your local police department.