

e FLORIDA CONSUMER NEWSLETTER

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www.FDACS.gov

435-7352

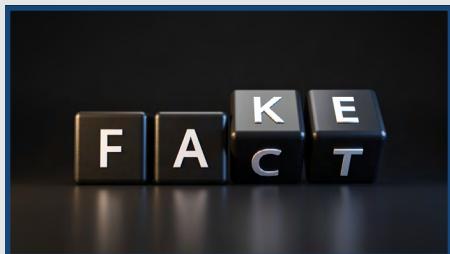
1-800-HELP-FLA

352-9832

1-800-FL-AYUDA

Thinking Critically about Coronavirus News and Information

by Jennifer Leach, Associate Director, Division of Consumer and Business Education, FTC



It's dizzying, the amount of information out there about the Coronavirus. You're dealing with story after story online and through social media, television, radio, and in newspapers and magazines — each with its own take — at all hours of the day and night, from all around the world.

So how can we sort out what's real and what's not?

You already know to go to Coronavirus.gov for medical information and [usa.gov/coronavirus](https://www.usa.gov/coronavirus) to see what the federal government is doing. Your local government and health department have the best information about what people in your area can (and can't) do. And the [Federal Trade Commission](https://www.ftc.gov) has great information on the wide variety of Coronavirus scams. Good. But it's still a lot.

So first, take a breath. The amount of information is overwhelming — and the topic is tough to handle and sometimes panic-provoking. So, step away from the screen for a minute. Look out a window. Talk to a loved one. Listen to some music. Breathe. Nobody makes good decisions when they're overwhelmed.



Florida Department of Agriculture and Consumer Services



Then, apply some critical thinking tools to all those messages out there. Because, right now, no one can afford to take all the information at face value. Before you act on a message you've seen, before you share it, or before you even worry about it, ask — and answer — all three of these critical questions:

- **Who is the message from?** Do I know them? Do I trust them? Am I positive they are who they say they are? Double-check: government impersonators are active right now.

- **What do they want me to do?** Just know something — or are they trying to get me to act in some way? Do they want me to buy something, download something, or give up personal info?



- **What evidence supports the message?** Use some independent sources to fact-check it — or debunk it. Maybe talk to someone you trust. But always verify, using a few additional sources. Once you've done that, does the message still seem accurate? We can't help slow the volume of information coming your way. But approaching information by asking and answering these questions can help you sort out what's helpful...and [what's a scam](#). So, for example, if the message is about a treatment or cure, you know where to go: [Coronavirus.gov](#).



Bottom line: when you come across new — sometimes alarming — information, stop. Talk to someone else. Focus on whether the facts back up the information you're hearing. Good, solid evidence will point you in the right direction. Then decide what you think and what you want to do with the message — pass it on, act on it, ignore it, or roll your eyes at it.



Checks from the Government

As the Coronavirus takes a growing toll on people's pocketbooks, there are reports that the government will soon be sending money by check or direct deposit to each of us. The details are still being worked out, but there are a few important things to know, no matter what this looks like.



1. The government will not ask you to pay anything up front to get this money. No fees. No charges. No nothing.
2. The government will not ask for your Social Security number, bank account, or credit card number over the telephone. Anyone who does is a scammer.
3. These reports of checks aren't yet a reality. Anyone who tells you they can get you the money now is a scammer.



These are not normal times, and scammers are probably already gearing up to take advantage of this. So, remember: no matter what this payment winds up being, only scammers will ask you to pay to get it. If you spot one of these scams, please report it at 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832), en Español, or file a complaint at www.FloridaConsumerHelp.com and tell the Federal Trade Commission at www.ftc.gov/complaint.

Follow these tips to protect yourself from scams, including coronavirus scams:

- Do not respond to calls or texts from unknown numbers, or any others that appear suspicious.
- Never share your personal or financial information via email, text messages, or over the phone.
- Be cautious if you're being pressured to share any information or make a payment immediately.
- Scammers often spoof phone numbers to trick you into answering or responding. Remember that government agencies will never call you to ask for personal information or money.
- Do not click any links in a text message. If a friend sends you a text with a suspicious link that seems out of character, call them to make sure they weren't hacked.
- Always use the Check-A-Charity tool at www.FloridaConsumerHelp.com before making a donation.



Advice from the Consumer Financial Protection Bureau on Protecting Yourself Financially



Federal, state, and local governments are working to respond to the growing public health threat of coronavirus, or COVID-19. As communities across the country are dealing with an increase in the number of reported cases, many areas are being impacted by the temporary closure of businesses, schools and other public facilities or events, and in some cases, quarantines. While these actions are necessary steps to help reduce exposures, it may bring financial uncertainty for many people who could experience a loss of income due to illness or workplace closures.

As you plan for the potential impact of the coronavirus, there are a number of steps that you can take to help protect yourself or a loved one financially, both in the short and long term.

Steps to take if you have trouble paying your bills or meeting other financial obligations

If you have trouble paying your bills, or loans, or paying on time, there may be a number of options to help, especially if you reach out early to your lenders or creditors.

1. Contact Your Lenders and Loan Servicers

- If you're not able to pay your bills on time, contact your lenders and servicers to let them know about your situation. Being behind on your payments can have a lasting impact on your credit. The Consumer Financial Protection Bureau (CFPB) and other financial regulators have encouraged financial institutions to work with their customers to meet their community needs.

Credit card companies and lenders may be able to offer you several options to help you. This could include waiving certain fees like ATM, overpayments, and late fees, as well as allowing you to delay, adjust, or skip some payments.

- When contacting your lenders, be prepared to explain:
 - Your situation
 - How much you can afford to pay
 - When you're likely to be able to restart regular payments
 - In the case of mortgages, be prepared to discuss your income, expenses and assets



- If you are having trouble [paying our auto loan payments](#) your lender may have options that will help. Our tips include changing the date of your payment, requesting a payment plan, and asking for a payment extension.
- If you have [student loans](#), you may qualify for a delayed or reduced payment program. Just remember, even though you don't need to make payments now, interest will continue to accrue, and you will have to make up these amounts eventually. Contact your student loan servicer to find out more about your options. If you have a federal student loan, also ask your servicer [about alternative repayment plans](#).

2. Work with Housing and Credit Counselors to Understand Your Options

These trained professionals provide advice for little or no cost, and they will work with you to discuss your situation, evaluate options, and even help you negotiate with your lenders and servicers.

- **HUD-Approved Housing Counselors.** The U.S. Department of Housing and Urban Development (HUD)-approved [housing counselors](#) can discuss options with you if you're having trouble paying your mortgage loan or reverse mortgage loan. This may also include [forbearance](#) or a modified payment program.
- **Credit Counselors.** Reputable [credit counseling organizations](#) are generally non-profit organizations that can advise you on your money and debts, and help you with a budget. Some may also help you negotiate with creditors. There are specific [questions to ask to help you find a credit counseling organization](#) to work with.



Warning: If you're considering working with a [debt settlement company](#) to address your debts, be skeptical of any company that promises to do it for an upfront fee.

3. Contact Debt Collectors

If you currently have a debt in collections, you can work with collectors to identify a realistic repayment plan. The Bureau offers a number of [resources for contacting and negotiating with debt collection companies](#).

4. Check Your Credit Reports

If you're working with lenders on payment assistance programs or forbearance, routinely [check your credit reports](#) to make sure the statements are accurate and that any delinquencies have not been improperly reported. Your credit reports and scores play an important role in your future financial opportunities.



WHAT TO DO IF YOU LOSE YOUR INCOME

State and local governments vary in the programs and offerings to help those financially impacted by the coronavirus.

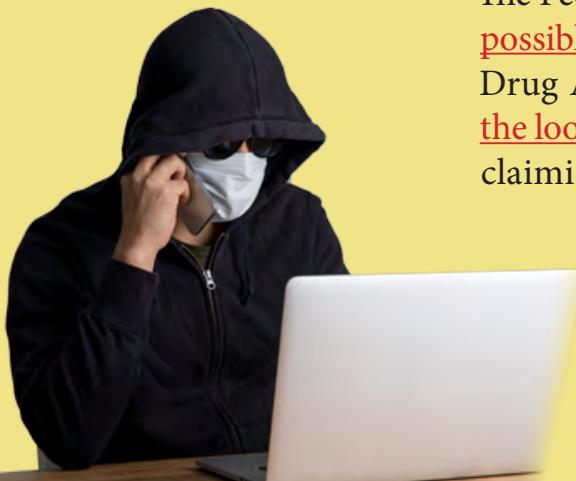
You can look to your [state's unemployment policies](#) to identify current options for benefits. Your [state's public health office](#) may also have information.

Older adults may be impacted by the coronavirus and quarantine procedures in different ways than the general public. There may be government benefits available to older adults who need financial help. Visit [benefitscheckup.org](#) for more information and to see if you qualify for any state or local assistance.



BE AWARE OF POTENTIAL SCAM ATTEMPTS

Scammers look for opportunities to take advantage of the vulnerable, especially during times of emergencies or natural disasters. Be cautious of emails, texts, or social media posts that may be selling fake products or information about emerging coronavirus cases.



The Federal Trade Commission has [tips to protect yourself from possible coronavirus-related scams](#). The FTC and the Food and Drug Administration have also [cautioned consumers to be on the look-out for sellers of unapproved and misbranded products](#), claiming they can treat or prevent coronavirus.

Learn more about how to [prevent, recognize, and report fraud and scams](#).

PROTECTING OLDER ADULTS

Scammers often target older adults because they may have more assets or regular income in the form of retirement benefits or savings and because they're often politer and more trusting than other age groups. As [older adults are at a higher risk](#) for serious illness they may also be isolating themselves.



Social isolation is already an issue for older adults and can lead to a host of issues, including an increased likelihood of falling for scams due to a need to connect to others. This issue could grow in response to virus prevention tactics like social distancing and quarantines. Phone calls and video chats can help older adults and their families connect during this period where health officials encourage limiting contact.

Older adults, as well as their family members should be aware of common types of scams, as well as how to prevent and report them. The CFPB [Money Smart for Older Adults Resource guide](#) can help.

NEED MORE HELP

If you have a problem with a financial product or service, try reaching out to the company first. Companies can usually answer questions unique to your situation and more specific to the products and services they offer. The CFPB can also help you connect with the company if you have a complaint. You can [submit online](#) or by calling (855) 411-2372.

Companies generally respond within 15 days. The company may contact you directly to confirm information provided in your complaint before it responds. In some cases, the company will let you know their response is in progress and will provide a final response within 60 days.



Additional Resources

FDACS, Guidance for Consumers on COVID-19: <https://www.fdacs.gov/Consumer-Resources/Guidance-for-Consumers-on-COVID-19>

CDC, COVID-19: <https://www.cdc.gov/coronavirus/2019-ncov/>

FTC, Coronavirus Scams: What the FTC is doing: <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

FCC, COVID-19 Consumer Warnings and Safety Tips: <https://www.fcc.gov/covid-scams>

CFPB, Media Advisory: Consumer Financial Protection Bureau Resources for Consumers During COVID-19 Pandemic:

<https://www.consumerfinance.gov/about-us/newsroom/media-advisory-cfpb-resources-consumers-during-covid-19-pandemic/>

USTELECOM, Coronavirus Action Center: <https://www.ustelecom.org/our-priorities/action-center-coronavirus/>



The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS, MARKET WITHDRAWALS, & SAFETY ALERTS.



The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

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The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at FloridaConsumerHelp.com.