# Consumer and Worker Protection

As part of National Consumer Protection Week, the Department of Consumer and Worker Protection (DCWP) offers the following five tips to protect your identity and money during COVID-19. Scammers often take advantage of vulnerable people during times of crisis, so it is important that you be aware of potential scams and know how to avoid them.

# 1. Beware of vaccine scams.

You will never be asked to put a deposit down or provide credit card information to make a vaccination appointment. If you are offered early access to the vaccine in exchange for money, that is a scam—there is no early access. The vaccine is being distributed in phases to groups of people at increased risk of COVID-19 exposure, such as older adults, essential workers, those with underlying conditions, and more.

#### **Important Contacts**

- Visit <u>vaccinefinder.nyc.gov</u> for vaccine eligibility and vaccination sites.
- Visit <u>ag.ny.gov/complaint-forms</u> to report any incidence of vaccine fraud or abuse to the New York State Attorney General.
- Contact the New York State Department of Health if you suspect fraud in the vaccine distribution process:
  - Email <u>STOPVAXFRAUD@health.ny.gov</u>OR
  - o Call toll-free 833-VAX-SCAM (833-829-7226)

## 2. Avoid overcharges.

Price gouging is illegal for any item or service needed to limit the spread of COVID-19.

#### **Important Contacts**

- File a complaint with DCWP if you believe a store excessively increased the price of an item:
  - Online at on.nyc.gov/overcharge OR
  - Call 311 and say "overcharge."
- Visit <u>nyc.gov/dcwp</u> for more information about price gouging.

## 3. Find a trusted tax preparer.

While most tax preparers provide honest and high-quality service, some may mislead you into taking credits or deductions you aren't entitled to claim—this is illegal. In addition, by promising a "bigger" and "faster" refund, they will likely increase their fees, and you will end up losing your hard-earned refund. Always ask the preparer for a <u>Consumer Bill of</u> <u>Rights Regarding Tax Preparers</u> and read it thoroughly before having your taxes prepared. Eligible New Yorkers can use NYC Free Tax Prep for trusted, professional virtual and in-person filing services.

#### **Important Contacts**

 Visit <u>nyc.gov/TaxPrep</u> to learn all the ways you can file for free.

# 4. Spot government impostors.

Any call, email, or text message from someone claiming to be a government official and demanding money or personal information is likely a scam.

Resist the pressure to act quickly. If you are ever unsure about a call or email, visit the official agency website or call the official agency number to verify the legitimacy of it.

## Examples:

- Scammer calls pretending to be from the Internal Revenue Service (IRS) and demands payment or personal information, claiming it's required so that you can receive your Economic Impact Payment (stimulus payment) faster. As of February 16, 2021, all first and second stimulus payments have been issued by the IRS. If you didn't receive payment, you may be eligible for the Recovery Rebate Credit. If you earned \$68,000 or less in 2020, use NYC Free Tax Prep to file your taxes for free and claim the Recovery Rebate Credit to get any missed or underpaid stimulus payments.
- 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.
- Scammer pretends to be calling from the New York State Department of Labor to verify personal information and requires payment to "process your unemployment claim."

# 5. Protect your identity.

Avoid giving personal information over the phone, by email, text, or on social media sites, and never click on unfamiliar links. Create strong, personal passwords and only download software and apps from trusted sources.

## **Important Contacts**

- Visit <u>nyc.gov/TaxPrep</u> to learn all the ways you can file for free.
- Visit <u>ReportFraud.ftc.gov</u> to report a suspected scam.

## **Important Contacts**

- Visit <u>identitytheft.gov</u> to learn how to protect your information.
- File a complaint at <u>ftc.gov/idtheft</u> if you think you are a victim of identity theft. You must act quickly.
- Visit <u>nyc.gov/TalkMoney</u> to learn about free, one-on-one, professional financial counseling.
  Work with an NYC Financial Empowerment Center counselor to manage your money.