



Office of Financial Empowerment
Treasurer, City of St. Louis

Tishaura O. Jones, Treasurer
CITY OF SAINT LOUIS | MISSOURI

“Transparency, Integrity, and Service”

Financial Resources & More During the Coronavirus (COVID-19) Pandemic

You can find more information at STLOFE.org/resources. (Updated April 22, 2020)

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- **[CITY OF ST. LOUIS EMERGENCY RESOURCES GUIDE](#)** - includes:
 - COVID-19 Contacts
 - Utilities
 - Community Resources
 - Housing
 - Food/Children
 - General Assistance/Referrals

- **[UNITED WAY 2-1-1: GENERAL HELP AND INFORMATION](#)**
 - Whether you have questions about the virus, symptoms, or need resources like utilities, loans, and more, you can always call the United Way at 2-1-1 or visit www.211.org. They have a lot of COVID-19-specific resources.

- **1-ON-1 FINANCIAL GUIDANCE FROM OPERATION HOPE**
 - If you are overwhelmed and want to talk with someone, feel free to reach out to our Operation HOPE Financial Wellbeing Coach Reginald Garth at Reginald.Garth@operationhope.org.

- **LOANS**
 - [Alternative Lending Guide from the Office of Financial Empowerment](#)
 - Includes payday loan alternatives that are safer.
 - Bank Payments: Call your bank and ask them directly or go to their website. They should have posted a response about any suspended payments during this crisis.

- **STUDENT LOANS**
 - Interest may be waived. The U.S. Senate is debating suspending loan payments for 6 months. [Check out the online tool at Savi.com](#).
 - The federal government has announced that it will be waiving interest specifically for federally-held student loans during this time. We are working with the United States Department of Education to obtain further guidance.
 - <https://navient.com/covid-19>
 - <https://myfedloan.org/index.html>
 - <https://www.salliemae.com/landing/coronavirus/>

- **TAXES**
 - The deadline to file your federal tax return is extended until July 15, however you **MUST** still file for an extension by April 15. If filing for an extension by April 15, all taxpayers and businesses will then have this additional time to file their tax return and make payments without interest or penalties.

- **BEWARE OF SCAMMERS** (updated 4-3-2020)
 - If you receive calls, emails, or other communications claiming to be from the Treasury Department and offering COVID-19 related grants or stimulus payments in exchange for personal financial information, or an advance fee, tax, or charge of any kind, including the purchase of gift cards, please do not respond. These are scams. Please contact the FBI at www.ic3.gov so that the scammers can be tracked and stopped.
 - The FTC has put together a [site](https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing) to keep you informed of the latest information on avoiding coronavirus fraud and give you additional information to help you avoid scams. (<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>)
 - Potential scams:
 - Emails saying you can submit a payment for a vaccine or a test.
 - Emails/Calls offering COVID-19 specialty health coverage.
 - Emails/Calls to offer high-demand supplies delivered to your door.
 - Fake job offers from recruiters
 - Saying your refund will be delayed and a company can offer you an advance
 - Avoiding Scams
 - Make sure your computer's security system is up-to-date
 - Only download content from trusted and secure sites
 - Don't open emails or download attachments from unknown senders
 - Give wisely: make sure your relief donations are to verified sources so you're not giving out your credit card info to unknown sources
 - If you think you've become a victim of fraud or scams, contact your bank immediately

- **CREDIT CARDS**
 - Call your carrier at the number on the back of the card. Some companies are suspending late charges. Call your own company to confirm and learn more.
 - However, while some cards/banks may allow you to skip payments, **they may not waive interest**, and that can add up.

- **COURTS & LEGAL**
 - Pending case? Call your attorney first.
 - St. Louis City Municipal court is granting continuances by phone. Call 314-622-3231.
 - If you have a warrant/court date in any municipality, call them.
 - [St. Louis City Circuit Court](#)
 - All jury trials suspended until 4/10/2020. If you have a jury summons in the city, call the Jury Supervisor at 314-622-4457. If you have a jury summons in St. Louis County, call 314-615-2669.
 - Important to note: "Employers *most likely* cannot be sued in court for contracting the COVID-19 virus at work." — Todd Hamby of Carmody MacDonald

- **MORTGAGES**
 - Call your own loan servicer immediately for information.
 - ["Homeowners who have lost income or their jobs because of the coronavirus outbreak are getting some relief."](#) Depending on their situation, they should be eligible to have their mortgage payments reduced or suspended for up to 12 months. Federal regulators, through the mortgage giants Fannie Mae and Freddie Mac, are ordering lenders to offer homeowners flexibility. The move covers about half of all home loans in the U.S. — those guaranteed by Fannie and Freddie. But [according to National Public Radio,] regulators expect that the entire mortgage industry will quickly adopt a similar policy."

- If you need assistance finding food, paying housing bills or other essential services, dial 2-1-1 , 651-291-0211, or 1-800-543-7709 or Text MNCOVID TO 898211 and a Certified Community Resource Specialist will help to locate available resources in your area.
- Foreclosures are currently halted until April 19.
- **RENTERS**
 - If you are having trouble paying your rent, contact your landlord immediately and try to work out an arrangement. While there is a moratorium on evictions, you should connect with your landlord to ensure you have a plan and are on the same page moving forward during this time of uncertainty.
- **SOCIAL SECURITY**
 - You will continue to receive your check. But in person service is suspended until further notice. Beware of scammers! See <https://www.ssa.gov/coronavirus/>.
- **SMALL BUSINESS & INDEPENDENT CONTRACTORS (updated 4-10-2020)**
 - Paycheck Protection Program (PPP) and Small Business Loans
 - The Paycheck Protection Program is a loan designed to help small businesses to keep their workers on payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities. Contact your bank for further details or check out the banks below:
 - Banks accepting current clients **AND non-current clients** for loan assistance:
 - Royal Banks of Missouri (non-clients must establish checking account for loan disbursement)
 - UMB Bank (accepting applications from the general public with no limits in place)
 - Banks only accepting current clients for loan assistance:
 - Commerce Bank apply at <https://www.commercebank.com/ppp>
 - BMO Harris Bank
 - Simmons Bank
 - Midwest Bank Centre
 - [Visit SBA.gov to learn more about SBA Disaster Loan Assistance.](#) 15 Missouri counties touching Illinois were approved for the US Small Business Disaster Fund. The application is now [online](#).
 - The [St. Louis Regional Chamber website](#) is acting as the information portal for resources for small businesses. Questions regarding small business assistance disaster relief funds and philanthropic efforts to support small business will be housed and updated as more information become available.
 - 314 Together (updated 3-31-20)
 - 314 Together is a movement of togetherness and support for local businesses and restaurants. This movement explores creative ways to support them and still bring in revenue for them. Find #314Together on social media and with the [#314Together Facebook Group](#).
 - Resources for adapting to working from home
 - Resources include tips and instructions on video conferencing, different apps, and platforms to use to make working from home as productive as possible for you and your team. ([LINK](#))
 - Downtown Business Slack Channel: A communication forum for all downtown business owners and stakeholders to share stories, receive updates, best practices and discover

potential resources like loans or emergency funds. To request access:

https://downtownstlbusinesses.slack.com/join/shared_invite/zt-cu62wdw6-yd92D9MWXnl_W0IgLrLacw

- [Independent contractors](#) and freelancers are now eligible for unemployment under the new CARES Act. Independent contractors are also eligible for up to [\\$10,000 in grant funds](#)

- **HEALTHCARE** (updated 4-10-2020)

- [COVID-19 Testing Sites](#) (click for website)
- Eligibility for any MO Medicaid participant will not be terminated.
- Extending 90 days of MO HealthNet coverage to Missourians ages 19-64 who test positive for COVID-19 and meet the income and resource eligibility guidelines.
- There are relaxed requirements related to prescription refills and prior authorizations to ensure participants have access to essential medications.
- Expediting new provider enrollment applications and **waiving certain enrollment requirements such as application fees and on-site visits** to enable providers to serve Medicaid participants.
- Waiving the co-payment for any services provided by means of telehealth.
- Anthem Blue Cross/Blue Shield
 - Check symptoms and have doctor visits from home--
You can download the free Sydney Care mobile app for a quick and easy way to evaluate your symptoms. You can connect with a doctor through a LiveHealth Online video session or a Virtual Care text session right from your phone. The doctor can evaluate your symptoms, help you understand whether you're at risk for COVID-19, and let you know whether you need to visit a local health care provider in person for COVID-19 testing. LiveHealth Online is available for members at no extra cost through June 14, 2020.
 - If you need a COVID-19 test, it's covered. Your Anthem health plan covers COVID-19 testing and the visit where you get the test with no out-of-pocket costs. If you're diagnosed as having COVID-19, your Anthem health plan benefits apply to treatments.
- **STOP THE SPREAD OF THE VIRUS**
 - We need everyone to maximize social distancing by keeping at least a 6 ft distance from each other and holding meetings online or over the phone. If you feel sick, please stay home and self quarantine. Our health providers are ramping up to be able to test folks in higher numbers, but do not have that capacity as of yet. It is vitally important that we all do our part to flatten the curve and lessen the spread of COVID-19.
 - Social gatherings are restricted to 10 people.
 - At the grocery store, spread out in line and practice social distancing techniques.
 - The Parks department is rescinding permits for any event with more than 10 people to be held in our parks over the next 30 days.

- **PRESCRIPTIONS**

- Contact your physician to have additional medications on hand during this time of quarantine. Additionally, some pharmacies (such as Walgreens) will deliver depending on the prescription.

- **STIMULUS CHECKS & THE CARES ACT** (updated 4-10-20)

- Stimulus Check
 - In order to receive your stimulus check, you must have filed your 2019 taxes

- If you haven't yet filed, you may be able to use 2018 taxes (if filed)
 - Visit <https://www.preparestl.com/stimulusmoney/>
 - Anders CPAs & Advisors will be hosting a webinar on Wednesday April 1st from 1:30pm-2:30pm about how the CARES (Coronavirus Aid, Relief, and Economic Security) Act will benefit, individuals, businesses, and not-for-profits. Register at <http://anderscpa.com/webinar-cares-act/>
 - FMLA Expansion
 - Expands FMLA coverage to employers with fewer than 500 employees (previously 50 or more employees)
 - 12 weeks of job-protected leave
 - Lack of childcare/school is now acceptable for emergency leave and anyone taking emergency leave should have job protection upon return with the same position and salary.
 - This act will become effective 15 days after the signing date set for April 2nd.
 - For more visit <http://anderscpa.com/emergency-fmla-and-paid-sick-leave-acts-families-first-coronavirus-response-act/>
 - Legal Services of Eastern Missouri is having a facebook live webinar on **April 6th from 6:30pm-7:30pm**. Stimulus Checks & Tax Credits + COVID-19 will address how to get your stimulus payment (with or without a bank) and tips to increase your income with state property tax credit, AKA "Circuit Breaker". Join the session live at <facebook.com/legalservicesofeasternmissouri>
- **CASH & PAYOUTS**
 - Cold hard cash: Andrew Yang's Foundation and the Collective PAC are teaming up to provide \$1 million in Universal Basic Income payments. [Form here.](#)
 - **UNHOUSED RESIDENTS & HOMELESSNESS**
 - St. Patrick Center, the leading hub for homeless services in St. Louis, will remain open.
 - All of the county's homeless shelters will continue to operate. In addition, the Salvation Army's seasonal shelter, which was set to close March 13, will remain open indefinitely.
 - The nonprofit, PotBangerz, led by Cathy 'Mama Cat' Daniels, is committed to providing meals for the unhoused throughout this pandemic.
 - Several shelters are limiting the number of people they can accommodate to adhere to social distancing guidelines. As a result, leaders are looking at hotels or empty dormitories to quarantine and house people.
 - The City has secured 60 additional beds for individuals experiencing homelessness that will be available beginning the week of March 23. The goal is to get as many individuals in shelter as possible. Shelters have been asked to space beds 6 feet apart. The City is exploring additional options. More to come on those.
 - **PHONE & INTERNET (updated 4-1-20)**
 - Check with your carrier. AT&T is suspending the termination of wireless, home phone or broadband service when customers can't pay their bills because of coronavirus disruptions. The company is also waiving related late fees. Like Comcast, AT&T is also providing free access to its public WiFi hot spots. The company also said its consumer home internet wireline customers and fixed wireless internet customers would receive unlimited data.
 - AT&T First Net is offering a \$200 activation credit for FirstNet subscribers. Starting April 1, **individual first responders** who sign-on to FirstNet and pay for their own service can get

a \$200 activation credit when activating a new FirstNet Ready smartphone on a new FirstNet First Mobile-Responder plan. This means first responders across agencies of all sizes will have affordable access to the fastest overall nationwide network experience.

- **UTILITIES**

- Spire and Ameren received state permission to suspend disconnections and waive late payment charges in Missouri.
- Metropolitan Sewer District is waiving all late fees on bills through June 30, 2020.

- **UNEMPLOYMENT**

- Regional Claims Center representatives are available by phone Monday-Friday from 8 AM to 5 PM by calling 314-340-4950.
- FOR EMPLOYEES
 - Informational video: [Unemployment Help](#)
 - The MO Dept. Of Labor is stating that anyone who is unemployed during this COVID-19 pandemic will NOT be held to the eligibility requirement of completing job applications.
 - **Even if your hours were reduced, you are eligible to apply for partial unemployment benefits.**
 - Applicants would have to create an online account at: <https://uinteract.labor.mo.gov/>
- FOR EMPLOYERS
 - The Shared Work Program is a way to avoid laying off employees
 - This encourages employers to rotate scheduled hours for employees, effectively reducing their hours while keeping them employed.
 - The department of labor will then pay the difference to the workers of their reduced wages.
 - Find out more at <https://labor.mo.gov/shared-work>
 - Tax representatives are available to assist employers by phone Monday – Friday from 8:00 AM – 5:00 PM by calling 573-751-1995

- **JOBS**

- If you desperately need income and absolutely cannot stay home, many employers are [hiring](#). Keep in mind, this may pose a risk to your health. Consult with a doctor, stay six feet from others, do not touch your face, and wash your hands regularly.

- **GROCERIES/FOOD (updated 3-31-20)**

- [Schnucks: hours, products and temporary teammates updates](#)
- [Walmart:](#)
 - Starting Thursday, March 19, Walmart stores and Neighborhood Markets will be open 7 a.m. to 8:30 p.m. until further notice. This will help ensure associates can clean and stock products. Stores operating under more reduced hours will keep current hours of operation. Find more information here.
- Walgreens: Most Walgreens stores are open 9-9 for now. They are also waiving delivery fees for eligible prescriptions
- [St. Louis Quarantine Support](#) is a group of volunteers in St. Louis City who are delivering groceries and other necessities so that individuals at highest risk from coronavirus (COVID-19) and those currently experiencing symptoms may remain quarantined. They are committed to aiding those who are currently sick and those who are preemptively quarantining, especially those who are immunocompromised, those who are 65 or older, and caretakers of these groups. If you need assistance you can fill out [this form](#). If you would like to volunteer, you can fill out [this form](#).

- The Family Support Division is waiving all work requirements for able-bodied adults without dependents for 90 days.
- All Food Stamp adverse action notices are waived for 90 days.
- In-person Food Stamp interviews are waived for 90 days.
- Food Stamp certification periods are extended by 6 months.
- All SNAP eligible households will be receiving the benefits increase to the **maximum** amount for their household size
- Families with children eligible for free or reduced-price lunch in all Missouri school districts that close at least five consecutive days will get a Pandemic EBT (Electronic Benefit Transfer) (P-EBT) card benefit for March, April and May. The amount is determined by the federal government and will be the value of the number of missed meals. This benefit will automatically be added to the Food Stamp/SNAP recipient's EBT card.
- Kimchi Guys restaurant in Laclede's landing is offering a free meal to anybody in the hospitality industry on Tuesdays starting March 24 through May 12
- **SLPS/MEALS (updated 4-2-20)**
 - "St. Louis Public Schools in partnership with the City of St. Louis Government and area charter schools, Saint Louis Public Schools (SLPS) and its food services vendor Southwest Foodservice Excellence (SFE) will provide free grab-and-go meals at 33 school sites throughout the city while the District is closed. For more information and an interactive map visit www.slps.org/meals."
 - You do not have to be a student or have a student in SLPS to receive the meals. Kimchi Guys restaurant in Laclede's landing is offering a free meal to anybody in the hospitality industry on Tuesdays starting March 24 through May 12. See also "Groceries/Food" below.
 - Mental Health Tips for Youth <https://childmind.org/coping-during-covid-19-resources-for-parents/>
 - Resource page from SLPS: <https://www.slps.org/resources>
- **LIBRARY**
 - St. Louis Public Library will close all 16 locations temporarily, beginning at 6 p.m., Monday, March 16, until further notice, to help limit the spread of coronavirus. Please check the SLPL website for updates; information will also be shared on the Library's Facebook and Twitter accounts.
 - Due dates on materials will be extended during the closure. All holds will be left in place until the Library reopens. Customers are asked to keep materials at home until the Library reopens. Book drops will not be available during the closure.
- **CHILDCARE (updated 3-31-20)**
 - STL Sitter: The University City-based babysitting service said, starting Monday evening, it will offer free memberships to first responders. Once registered, they will have 24/7 access to pre-screened childcare providers, said Morgan Clark, the company's founder. STL Sitter has also developed a plan for "virtual babysitting" appointments where "our providers get creative teaching, entertaining, and inspiring kids via video chat," Clark said. <https://www.stlsitter.com/>
- **CITY HALL**
 - Call instead of visiting. No one with a 100.4 fever or higher will be allowed in City Hall.
- **DMV**
 - The online renewal feature should still be available for people to try and renew their registration online.

- The department of revenue has an online chat feature for questions called DORA (<https://dor.mo.gov/>). However, the system may be very busy.
 - Vehicle owners with registrations or license plates expiring in March and April have been granted an automatic two-month extension. Owners will be able to continue operating their vehicles on Missouri roadways without penalty until they can apply for renewal.
 - The time frame in which a vehicle safety and emission inspection is valid for March and April license plate expirations has also been extended an additional 60 days. Applicants for title will not be assessed a late title penalty when visiting a license office, effective immediately; this waiver will continue through April 30, 2020.
 - The Collector of Revenue's City Hall Office is closed.
- **GENERAL HELP** (updated 4-10-2020)
 - [PrepareSTL](#) has set up or support and help for under-resourced communities
 - Whether you have questions about the virus, symptoms, or need resources, you can always call the United Way at 2-1-1 or visit 211.org. They have a lot of COVID-19-specific resources.
 - **COMMUNITY ORGANIZATIONS & NONPROFITS** (updated 3-31-20)
 - The Regional Response Fund will be used to direct resources to regional nonprofits that are working with local communities disproportionately affected by the coronavirus crisis and its economic fallout.
 - 314 Music Series: A Facebook group where people can find information about upcoming livestreamed concerts, and where bands can submit requests to perform.
<https://www.facebook.com/314musicseries/>

More Tips from the Office of Financial Empowerment

Right now things are happening very rapidly and it can be very overwhelming and stressful. In these times, being proactive is key. We may not be able to control the storm but we can weather it. I want to offer you some important tips during this time to help you maintain your finances during emergency situations.

1. Contact your lenders and servicers and let them know your situation. Be very forthcoming about what your situation is and negotiate a payment plan for the time being until you are ready to resume your regularly scheduled payments. This is very important to already have a working relationship with your lenders and servicers. This will help to reduce your concern about paying your bills.
2. In addition to contacting your lenders and servicers, contact your creditors/collectors. You may have already made payment arrangements and now with changes to your work hours and pay schedule, you may not be able to honor those arrangements and new arrangements will need to be negotiated. Again, this is a perfect time to be proactive and get a handle on the bills now.
3. Create an emergency budget and stick to it. This is a time to spend on only what you and your family need. Do not resort to overspending or hoarding. Make a list of what you absolutely need and take care of those needs.
4. Watch out for scammers! In emergency situations, the opportunity to be taken advantage of goes up significantly because there are those who want to profit off of your desperation or charitable nature. Do not answer calls from numbers you do not recognize. Do not click on emails or links that you do not recognize. If you are looking for resources to help or to get any information about what is going on go directly to the source like Center for

Disease Control (<https://www.cdc.gov/coronavirus/2019-ncov/index.html>), World Health Organization (<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>). When it comes to charity organizations, certainly look them up if to make sure that they are a legit organization that is helping people.

5. As always, check your account and your credit report. Check it and take note of any irregularities or strange activity. Make sure that you have direct access to your funds when you need them and again only use what you need.
6. If you are in need of financial assistance during this or any emergency, the Office of Financial Empowerment has a list of resources for you to consider and use. Regardless of if you have a low credit score or no credit at all, the resources that we are sharing are reliable and are here to help you in your time of need.

If you have any questions or concerns please feel free to contact Financial Wellness Coach, Reginald Garth at reginald.garth@operationhope.org. He will be available by email to answer any questions and offer any financial tips on getting through this difficult time. Please be safe and take care. You can find more detailed information on these and other financial tips at: https://www.consumerfinance.gov/about-us/blog/protect-yourself-financially-from-impact-of-coronavirus/#anchor_income-loss and <https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

Other updates

- The goal of the Stay-At-Home order is to get the maximum number of people to stay home. Even if you are an essential business, if your employees can work from home, please let them. If you are unsure if your business is essential, error on the side of making decisions that allow for the maximum number of people to stay home.
- Employers are not required to provide essential employees with letters or documentation for travel. Police will not be pulling people over asking for documentation. If there is an employer that is non-essential and is posing a threat to public health by requiring employees to come into work, that employer can be reported to the [City Health Department](#).
- As a reminder, essential activities are outlined below and can stay open. Non-essentials can continue functions that are necessary to protect and to secure business in place (i.e. building security, payroll, and mechanisms, such as teleconferences, to allow employees to work remotely.)
 - Healthcare facilities and businesses that produce or provide medical care, supplies or medicine. This provision does not include fitness centers or gyms, massage establishments, tattoo parlors, salons, barbershops, nail salons or similar establishments;
 - Grocery stores, convenience stores, or other establishments engaged in the retail sale of food or other household consumer products;
 - Restaurants and bars, but only for pickup/curbside/carry-out/take-out/delivery;
 - Businesses, not-for-profits, or institutions that ship or deliver groceries, food, or goods;
 - Businesses, not-for-profits, or institutions that provide food, shelter, utilities, social services, or other necessities;
 - Food cultivation, including farming, livestock, and fishing;
 - Food and beverage wholesaling, storage, warehousing, and distribution businesses;
 - Newspapers, television, radio and other media;
 - Gas stations, vehicle-supply, vehicle-repair, and related facilities;
 - Banks and financial institutions;
 - Hardware stores;
 - Businesses, not-for-profits, or institutions providing mailing and shipping services, including post office boxes;
 - Laundromats and laundry service providers;
 - Transportation services including rental, taxis and rideshares;

- Home-based care for seniors, adults, or children;
 - Facilities and shelters for adults and children;
 - Long-term care facilities, including hospice;
 - Hotels and other commercial lodging;
 - Professional services (e.g. accountants, lawyers, engineers);
 - Construction;
 - Childcare facilities providing services to first responders, and all emergency personnel;
 - Manufacture, distribution, and supply chain for exempt businesses;
 - Federal, state, and local government; and
 - CBD Stores
 - Such other exceptions as specifically designated by the Health Director
- Essential city services will remain in effect (police, fire, trash...) but many City Hall departments will operate with skeleton crews and allow employees to work remotely.
 - Collector of Revenue Greg Daly's License Office in City Hall will be closed. This will cut down on the number of people in City Hall each day.

More Public Questions:

1. What do we do if we need life saving medications during the shut down. There's a possibility can't fill Rx today I'm days early.
 - There are relaxed requirements related to prescription refills and prior authorizations to ensure participants have access to essential medications
2. My plates expire at the end of March. Will I be allowed to still drive my vehicle until the DMV opens and I can get a new stickers
 - Vehicle owners with registrations or license plates expiring in March and April have been granted an automatic two-month extension. Owners will be able to continue operating their vehicles on Missouri roadways without penalty until they can apply for renewal.
3. How to file for unemployment with hours being cut and considered part time?
 - **Even if your hours were reduced, you are eligible to apply for partial unemployment benefits.**
 - Informational videos are available and applicants would have to create an online account at: <https://uinteract.labor.mo.gov/>

More Anti-Scam Warnings from Commerce Bank

The COVID-19 (coronavirus) pandemic has captured headlines lately, and has disrupted numerous routines and businesses. Now, scammers may try to [take advantage](#) of fears surrounding the virus as well. Just like in other situations, there are steps you can take to protect your health, your technology and your finances from people who might try to take advantage of the uncertainty surrounding this disease.

Working from home? Protect your devices.

A lot of people will be logging on remotely in the coming weeks. Now is the time to make sure your computer and mobile phone's software are up-to-date. Check security software, your operating system, computer programs and apps for any updates that need to be installed. For help, call a representative from your company's IT department, your internet

provider or visit a tech service. There are also products available that scan your device for viruses and recommend security patches.

Avoid fake cures and treatments.

According to the Food and Drug Administration, there are [currently](#) no vaccines, pills or other prescription or over-the-counter products available online or in stores to treat or prevent the coronavirus disease. [Beware](#) anyone offering to give you medical advice or sell you a treatment—these may be not only unproven and useless, but also dangerous.

Con artists will often entice you with an amazing opportunity that requires you to enter sensitive information to redeem it. Keep your credit card number, social security number and other private details safe by avoiding suspicious emails, links and pop-up windows. If something seems too good to pass up, do some [research online](#) to make sure the seller and offer is legitimate. If you have questions about your health, consult your doctor, pharmacist or other health care professional.

Watch out for online scams.

There have been several email [phishing](#) campaigns to try to capitalize on people’s confusion about the virus. Attackers may pose as authorities such as the Centers for Disease Control and Prevention (CDC) or the World Health Organization (WHO) in emails, offering information about the virus in order to trick victims into downloading malicious software or handing over their login credentials. Here are some things you can do to avoid being a victim of these types of scams:

- Check the URL of the website you’re using to make sure it’s secure. If it starts with “https” (rather than “http”), it’s using a secure connection.
- Be skeptical of URLs and emails with multiple misspelled words or use the wrong domain in their name (CDC.com, for instance, instead of CDC.gov.)
- Don’t click on links from sources you don’t know. When in doubt, copy and paste URLs into your browser rather than clicking on them directly.
- Never download anything from an unfamiliar site—it could download viruses or malicious files to your computer or device.

Give wisely.

[Research charities](#) and crowdfunding sites before you make a donation to coronavirus research or aid. The Federal Trade Commission (FTC) [recommends](#) that you shouldn’t let anyone rush you into making a decision or pressure you into giving money. And if someone wants donations in cash, by gift card, or by wiring money, don’t give it to them.

Be wary of phony job offers.

With many people being forced to take time off work or becoming unemployed during the coronavirus outbreak, scammers are creating fake job postings to collect personal information such as your name, address and Social Security number, as well as personal

financial account information. They are also trying to [trick job seekers into becoming money mules](#) through money laundering schemes that appear on the surface to be work-at-home job offers. If you receive a job solicitation via email that sounds too good to be true, beware. And if you get a phone call that requests that you share any personal or medical information, hang up.

Stay informed and take action when necessary

The FTC has put together [a site](#) to keep you informed of the latest information on avoiding coronavirus fraud and give you additional information to help you avoid scams. You can also visit the official [CDC site](#) for situation updates, recommendations on how to prevent illness and what to do if you get sick.

If you suspect you've become a victim of a scam, contact your bank or credit card company right away.

Thank you and stay safe!