

SCAM ALERT:
*Lottery Scams and
How to Spot Them*

Everyone dreams of winning the lottery, but scammers enjoy turning the dreams of others into nightmares. Lottery and sweepstakes scams are always popular, and often catch victims unaware by promising incredible wins and appearing to be from authentic sources.

Let's take a look at lottery scams, how they play out and how to avoid falling victim.



How the scams play out

In a typical lottery scam, the victim is notified that they've won a lottery or sweepstakes they may not remember entering. They may be contacted by mail, phone call, text message, or social media alert. The allegedly won prizes can be a pile of cash that numbers in the high millions, a tropical vacation, or even expensive electronic devices. The scammer often piggybacks on recognized lottery names to appear authentic, such as "Mega Millions Mobile Lottery."

It all sounds wonderful, but here's where things get tricky. To claim the prize, the victim is told they must pay a fee, which will allegedly cover the cost of processing the prize, taxes, courier charges, and insurance. Of course, the money can only be wired to a specific bank account or furnished via a prepaid debit card. If the victim falls for the scam and pays the fee, the scammer will continue collecting these fees and stalling the delivery of the prize. Or, they may actually send a check for a small percentage of the prize, but the check will bounce after being deposited. In other variations of the scam, the target is asked to call a phone number or click on a link to claim the prize. If they do so, they'll then be asked to provide personal information, such as their Social Security number, checking account details, and date of birth. All of this, they'll be told, will enable them to receive the prize. Unfortunately, this information will actually make the victim vulnerable to identity theft and more.

Recently, scammers have started hacking into people's social media accounts and then contacting their friends and family members through their platforms to tell them they've won money in a lottery or sweepstakes. The victim, believing the message has been sent by someone they trust, is more likely to fall prey to the scam.

Red flags

To avoid falling prey to a lottery scam, look out for these red flags:

- You've been notified that you won a lottery, sweepstakes or competition you know you've never entered.
- The lottery you've allegedly won was drawn overseas.

- The email, text message, or social media alert informing you of your win is riddled with grammar mistakes and typos.
- You are warned to keep your “win” confidential.
- You’re asked to pay a fee to collect your winnings.
- You’re asked to share confidential information over the phone or online to claim your prize.
- You’re instructed to call a specific number or click on a link to verify your prize.

Protect yourself

Follow these basic safety measures to protect yourself from a lottery scam and/or similar ruses:

- Never share personal information over the phone or online with an unverified source.
- Don’t click on links in emails from an unknown sender.
- Never wire money to an unknown contact.
- If a friend or family member appears to have sent a suspicious message, contact them directly to verify that it is actually from them. If they haven’t sent the message, let them know their social media account has been hacked.

If you’ve been targeted

If you believe you’ve been targeted and/or victimized by a lottery scam, take immediate steps to protect yourself from further harm. Contact the Federal Trade Commission at [FTC.gov](https://www.ftc.gov) to let them know about the scam. If you’ve already shared information and/or money, contact your local law enforcement agencies for assistance and visit the FTC’s page on [identity theft](#) to start the recovery process. Finally, let your friends know about the circulating scam.

Playing the lottery can be a fun way to toy with chance, but falling victim to a lottery scam can be an expensive and frightening ordeal. Play it safe!