Lottery Scams Smart

How do they work?

These may come in the form of a letter, a text, a phone call, an email, etc. It explains you have won hundreds to thousands of dollars in a lottery or sweepstakes event, but there's a catch - you haven't signed up for any such event, or maybe they are requesting you to send money before handing the winnings over, or they need your personal or financial information.

Many scammers are very good at making up stories and identities - including making it sound like they're from the government or a legitimate company. They will usually invoke a sense of <u>urgency</u> in victims so they'll miss red flags and do as they're told - clicking on links or attachments without checking the hyperlink, giving out personal information, etc.

If there are questions or hesitations, scammers usually follow elaborate (but vague) stories to convince their victims - such as saying they're a foreign lottery or it was a random email drawing.

What are the signs to look for?

- If you didn't sign up for it, you can't win it.
- · You have to pay to claim your prize
 - They say paying increases chances of winning
 - They ask for your financial information
 - Sweepstakes are free games of chance and don't require any sort of payment
- · Sense of urgency to claim the prize
 - You only have so much time to claim it before its passed to another person / etc.
- They ask for your personal information
- It states it's from the government
- · It states it's from a foreign lottery
- There are suspicious links or attachments
 You will likely never hear you won the lottery via text or email
- There are multiple grammar or spelling errors
- There is no "Personal Touch"
 - Your name is never specifically mentioned or is not spelled right.

What can you do?

If you did not enter or purchase a ticket for a lottery, you cannot win any prize. So, **if you are not actively participating in an ongoing lottery and you receive an indication you have "won", DO NOT send any financial or personal information to the organization.** Meanwhile, sweepstakes are <u>free</u> to enter, so, if you receive any indication you have to pay to collect your prize or pay for better chances in the sweepstakes, it is a scam.

If you are unsure if it is a scam, check for any grammar or spelling issues, hover over any links before clicking on them, check to see if your name or any other personal information is mentioned, etc. If you haven't been targeted in this type of scam, the best thing you can do is be aware of it and to **pass the information on!** That way more people are aware of how this scam works and do not become victims themselves.

How to Report the Scam

If you come across a scam, please report it to the Federal Trade Commission. Your compliant will help investigators identify the people responsible and prevent them from targeting others. You are also able to report it to your state attorney general or local consumer protection office.



- Report by calling the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261
- Report by filing a complaint online at ftc.gov/complaint or at consumerresources.org/file-a-complaint/