

Avoiding Popular Scams

Government Imposters

Scammers sometimes pretend to be government officials to get you to send them money. They might promise lottery winnings if you pay "taxes" or other fees, or they might threaten you with arrest or a lawsuit if you don't pay a supposed debt. Regardless of their tactics, their goal is the same: to get you to send them money.

Please don't do it. Federal government agencies and federal employees don't ask people to send money for prizes or unpaid loans. Nor are they permitted to ask you to wire money or add money to a prepaid debit card to pay for anything.

Before you get caught in this type of scam, look for indicators:

- **You've "Won" a Lottery or Sweepstakes** - Someone claiming to be a government official calls, telling you that you've won a federally supervised lottery or sweepstakes.
- **You Owe a Fake Debt** - You might get a call or an official-looking letter that has your correct name, address, and Social Security number. Often, fake debt collectors say they're with a law firm or a government agency — for example, the FTC, the IRS, or a Sheriff's office. Then, they threaten to arrest you or take you to court if you don't pay on a debt you supposedly owe.

Five Ways to Beat a Government Imposter Scam:

1. Don't wire money.
2. Don't pay for a prize.
3. Don't give the caller your financial or other personal information.
4. Don't trust a name or number.
5. Put your number on the National Do Not Call Registry. Register your phone number at [donotcall.gov](https://www.donotcall.gov).

Sweethearts

Lots of us have profiles on online dating sites, apps, or social media to find "the one." But that exciting person who just messaged you could be a sweet-talking romance scammer trying to trick you into sending money. Reports of romance scams are growing and costing people a lot of cash. According to the new FTC data, the number of romance scams people report to the Federal Trade Commission has nearly tripled since 2015. Even more, the total amount of money people reported losing in 2019 is **six times higher** than it was five years ago – from \$33 million lost to romance scammers in 2015 to \$201 million in 2019. People reported losing more money to romance scams in the past two years than to any other fraud reported to the FTC.

In a sea of online profiles, romance scammers can be hard to detect, but there are signs. Romance scammers start by using someone else's identity to create fake profiles. They'll send you flattering messages to make a special connection, say all the right things, and gain your trust. They might claim to be a doctor, a service member, or an oil rig worker living overseas. They want to make plans with you, but then, something comes up, and they ask you for money to help them out. This nearly always involves asking you to [buy gift cards](#) (and give them the PIN, so they get the cash), or [wiring them money](#).

- Stop communicating with the person immediately.
- Search online for the type of job the person says they have. See if other people have heard similar stories. For example, you could search "oil rig scammer" or "US Army scammer."
- Do a reverse image search of the person's profile picture. If it's associated with another name or with details that don't match up, it's a scam.
- Never [wire money](#) to a stranger, or pay anyone with [gift cards](#). If someone asks you to wire money or pay with gift cards, report it to the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint).